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ABSTRACT

A random sample of 5,010 master's degree and 4,930 doctoral students was surveyed at 29 New York state public and independent higher education institutions. A questionnaire was administered, and a usable return rate of 42.6 percent was achieved for independent colleges, 33.4 percent for the State University campuses, and 35.3 percent for the City University of New York campuses. The research objectives and results reported fall into four broad categories: (1) to determine the demographic characteristics of graduate students with particular emphasis on the intentions and income expectations of the students upon graduation; (2) to determine the total cost of attendance; (3) to determine the ability of graduate students to finance costs from their current income and that of their families; and (4) to determine the financial awards available to graduate students. Another section of the report considers the potential winners of a proposed New York state fellowship program, and two final sections provide an overview of male and female and minority graduate students. Data are presented in tabular form, with some narration. (Author/MSE)

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NEW YORK STATE'S GRADUATE STUDENTS: EDUCATIONAL COSTS AND FINANCES

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
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The University of the State of New York
The State Education Department
Albany, New York
February 1977

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NEW YORK STATE'S GRADUATE STUDENTS: EDUCATIONAL COSTS AND FINANCES

THE UNIVERSITY OF THE STATE OF NEW YORK

THE STATE EDUCATION DEPARTMENT

ALBANY, NEW YORK

February 1977

FOREWORD

In recent years there has been much interest in financial assistance for graduate education. The Regents appointed a Commission on Doctoral Education in 1972 to review State policy with regard to program development and student access. One major recommendation was that the State concentrate support of graduate study in programs of high quality.

During 1975 the State Education Department began a study on the educational costs and finances of New York State graduate students. The intention of the study was to gather data on the income and assets of full-time graduate students, the income of their spouses and parents, the total annual cost of graduate study and the various sources of income and awards available to finance those costs. Preliminary results from the study have already been used to help define the proposal of the Board of Regents for a program of financial aid to graduate students. The major feature of this proposal is a doctoral fellowship program that would provide significant amounts of funding to students who show the greatest promise for academic achievement. The study provides a comprehensive overview of New York State's graduate students, and will be an important resource in the development of policies and programs for the financing of those students.

The State Education Department is indebted to the Ford Foundation for its assistance in financing the study. A study of this scope could not have been performed without the help provided by the Ford Foundation.

The State Education Department wishes to thank the individuals who served on the advisory committee that helped shape the objectives and procedures of the study: John Cross of the Senate Program Office, Michael Finnerty of the Assembly Ways and Means Staff, Walter Kicinski of the Office of the Governor, James Lawrence of the Division of the Budget, Martin Lefkovits of The State University of New York, Eric M. Markell of the Office of Research and Analysis - New York State Assembly, Howard Maxwell of the Commission on Independent Colleges and Universities, Patricia Reilly of The City University of New York, Paul Reuss of the Senate Finance Committee Staff, James Ruhl of the Senate Program Office, Gerald Scharfman of the Assembly Higher Education Committee and Neal Soss of the Office of the Governor.

The State Education Department also wishes to acknowledge the work of staff at the participating institutions who helped shape the study and performed the critical task of selecting the sample of students.

Special thanks are due to the staff of the study for their outstanding job: Peter Keitel, the Project Director, Robert Becker, the Assistant Project Director, John Chardavoyne, and Florence Dooley.

T. Edward Hollander
Deputy Commissioner for Higher
and Professional Education

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Summary of Major Findings

The research objectives fell into four broad categories: (1) to determine the demographic characteristics of graduate students with particular emphasis on the intentions and income expectations of the students upon graduation, (2) to determine the total cost of attendance, (3) to determine the ability of graduate students to finance costs from their current income and that of their families, and (4) to determine the financial awards available to graduate students. A fifth section deals with the potential winners of the New York State fellowship program proposed by the Regents. Sections six and seven provide an overview of male and female graduate students, and graduate students who are members of minority groups. A random sample of 5,010 master's degree and 4,930 doctoral students was selected at 29 New York State public and independent institutions. A questionnaire was administered, and a useable return rate of 42.6% was achieved for the independent colleges, 33.4% for the State University campuses, and 35.3% for the City University of New York Campuses.

I. Demographic Information

With Respect to Sex, Age, and Marital Status Minor Differences Exist Among Groups of Respondents.

There are no striking age differences between doctoral and master's degree respondents across sectors. The median age for doctoral students was 27 while it was 23 for master's students. More males than females attend SUNY (61.0%-males, 39.0%-females) and independent colleges (60.0%-males, 40.0%-females), while at CUNY there are more females than males (51.0%-females, 49.0%-males). More than half of the doctoral students are married while nearly six out of every ten master's students are single.

Most Doctoral Students are from Out-of-State.

Doctoral students (54.0%) generally did their undergraduate work outside New York State while master's students studied in New York State (64.0%). Graduate students at public and independent institutions tend to take their undergraduate work at institutions of the same sponsorship.

The Family Backgrounds of Graduate Students are Similar.

Most doctoral and master's students come from low income families. More than 37% of the parents of master's students reported incomes below $10,000 while 42.0% of doctoral students' parents reported the same. In addition, graduate students are generally independent of their parents.

Racial and Ethnic Groups Do Not Differ By Graduate Level.

The percentages of minority students at the doctoral (14.0%) and master's (13.0%) level are similar. Many minority students (doctoral-47.0%; master's 27.0%) are not U.S. citizens.

II. CAREER OBJECTIVES OF GRADUATE STUDENTS

The second major portion of the study deals with the career objectives of graduate students. The income expectations of the students upon graduation are considered.

Employment Preferences Differ Slightly Between Graduate Levels.

Most doctoral students sampled (63.0%) intend to teach in college whereas master's respondents (20.0%) prefer employment in public service. Neither doctoral nor master's students expect to earn high salaries after graduation. The mean expected annual salary for doctoral students was $14,351 while the master's respondents expected average was $13,030.

III. THE COSTS OF GRADUATE EDUCATION

A third major area of the study deals with the costs facing graduate students and their families. The factors to be reviewed are the sector the student attends, the student's marital status and the geographic location of the institution.

Total Costs of Graduate Education Vary Among Sectors.

Total costs are higher in the CUNY and independent sectors than in SUNY. Total budgets for married graduate students across sectors are greater than for single students. The following table includes total (tuition and non-tuition) costs.

Graduate Students' Average Costs of Attendance 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Married Students	$9,950	$8,067	$9,797
Single Students	5,227	5,474	6,324
All Students	$7,728	$6,957	$8,218
Masters' Students			
Married Students	$8,139	$7,609	$9,361
Single Students	4,957	4,431	6,453
All Students	$6,315	$5,871	$7,643

Graduate Non-Tuition Costs are Higher in New York City.

New York City graduate students spend more money for rent, food, utilities, medical expenses, child care, clothing and personal expenses than students from urban non-New York City or non-urban areas.

Total Mean Non-Tuition Costs by Location of Study and Graduate Level

	Non-Urban		New York City		Urban Non-N.Y.C.	
	Doctoral	Master's	Doctoral	Master's	Doctoral	Master's
Total Non-Tuition Costs	$4,246	$3,849	$6,554	$5,218	$5,004	$4,409

Tuition and Fee Charges Vary Among Sectors.

Tuition and fee costs are higher within the independent sector ($2,495) than in CUNY ($852) or SUNY ($1,273). Tuition costs for doctoral students are less than for master's students, presumably because they are taking fewer credits.

IV. PATTERNS OF FINANCING GRADUATE STUDY

This portion of the study deals with the sources used to finance 1974-75 educational costs. The average amounts of work assistance, grants, loans, savings and assets are reviewed to determine the adequacy of these sources in meeting total educational costs.

Major Sources of Financing for the 1974-75 Academic Year by Type

	Doctoral Students			Master's Students		
	CUNY	SUNY	Independent	CUNY	SUNY	Independent
Work	$4,471	$3,192	$3,485	$2,026	$2,471	$2,352
Grants	1,322	2,382	3,012	486	1,465	1,803
Loans	341	208	430	513	549	810
Other	1,081	891	1,154	1,221	900	1,659
Total	$7,215	$6,673	$8,081	$4,228	$5,385	$6,624

A Large Percentage of Graduate School Expenses are Funded Through Work and Assistantships.

Total earnings include spouse's income, income from college work-study programs, assistantships, and income derived from other earnings. Married graduate students and their spouses, at both levels, have more earnings available ($4,337) for educational purposes than single students ($1,381). The reason is that married graduate students' spouses earn considerable amounts of money across sectors. In fact, the spouses of married graduate students earn more than the students, especially at the master's level.

The Type and Amount of Grant Awards Received by Graduate Students Differ by Level of Study, Marital Status and Sector.

Doctoral respondents and their spouses receive higher mean grants ($2,615) than master's students and their spouses ($1,522). Married graduate students do not receive larger mean grant amounts than single students. The types of grants graduate students use differ by sector. Tuition waivers were the most used type of grant at SUNY and independent universities and provided more aid than any other grant source. At CUNY more students received tuition waivers than any other grant source, but institutional fellowships provided the most funds.

Loans are the Least Important Type of Financing for Graduate Students.

Few doctoral students borrow to finance their studies.

Only one of every eight full-time doctoral students borrowed money for the 1974-75 academic year. This was less than half the borrowing rate for full-time master's degree students.

Borrowing Rate and Mean Loans for Graduate Students for 1974-75 Academic Year by Sector, Marital Status and Graduate Level

	DOCTORAL				MASTER'S			
	Married		Single		Married		Single	
Students	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan
Total	10.7%	$2,021	15.0%	$1,937	21.6%	$2,033	29.6%	$2,026

During the 1974-75 academic year, about 50% more single students took out loans than married students. There was, however, little difference in the mean amounts borrowed.

The spouses of married graduate students borrowed nearly as much as the students themselves. During the 1974-75 academic year, one of ten spouses of doctoral students and one of five spouses of master's students took out education loans. These numbers were almost as high as for the students.

Master's Students are More In Debt Than Doctoral Students.

Total indebtedness includes current educational indebtedness for work during the present and past academic years, including undergraduate work.

Higher percentages of master's students than doctoral students have borrowed for postsecondary education. Independent university graduate students have borrowed an average of $400 to $1,400 more than students in the public sectors, depending upon level and marital status.

Actual Indebtedness and Borrowing Rate of Graduate Students for Graduate and Undergraduate Work
Borrowers Only

Students	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Grad. Work	%
Married Doctoral Stu.	$3,248	44.3%	$1,853	31.4%	$2,959	29.0%
Married Master's Stu.	3,079	53.0	1,888	40.5	2,419	35.9
Single Doctoral Stu.	3,527	43.0	2,090	29.5	3,305	27.3
Single Master's Stu.	3,514	52.0	2,350	39.4	2,557	35.2

More Master's Students are In Debt (35.0%) for Graduate Work Than Doctoral Students (29.0%).

Doctoral students who have borrowed, however, are deeper in debt than master's borrowers. Graduate students, generally, are less in debt than college seniors.

More Master's Students Borrowed for Undergraduate Work Than Doctoral Respondents.

Only two of five master's students and three of ten doctoral respondents used loans for undergraduate work. This contrasts sharply with the seven of ten college seniors who indicated they had undergraduate debts in a 1974 study of state grant recipients.

Graduate students at CUNY borrowed less as undergraduates than students at the other sectors.

Graduate Students Possess Considerable Assets.

Doctoral students had mean assets of $5,223 during the 1974-75 academic year compared to $3,434 for master's students. Savings are an important graduate education financing source. Married students use more savings than single students do for educational expenses. Neither parental contributions nor funds from other sources are significant factors in financing graduate education.

V. POTENTIAL FELLOWSHIP WINNERS

This section deals with the characteristics of students who would possibly have been winners of a fellowship under the program proposed by the Regents. The selection of potential winners was made by first developing an index of student quality for those students who resided in New York State at the completion of their undergraduate work.

The percentage of potential fellowship winners is not significantly different among sectors.

Potential Fellowship Winners By Sector

	CUNY	SUNY	Independent	Total
Winners as % of total sample	9.6%	10.6%	12.1%	11.3%

There is little difference in the financing patterns of potential fellowship winners and non-winners. Potential fellowship winners do not receive more funding through grants than other doctoral students. The percentage of potential winners differs by major subject area. The most frequent areas of study are letters, psychology and the social sciences, although higher percentages of students studying mathematics, computer sciences, engineering and letters would have been winners compared to students studying other areas. The largest percentage of fellowship winners (68.6%) and non-winners (60.5%) indicated college teaching as their anticipated employment preference. The next most preferred employment areas for winners and non-winners were public service and private industry.

VI. MALE AND FEMALE GRADUATE STUDENTS

This section describes the differences and similarities between male and female graduate student respondents with regard to demographic characteristics, career objectives, educational costs, and financing patterns.

I. Areas of Differences

A. Most Female Doctoral Students were Single.

More than half of the female doctoral students (53.3%) were single while nearly three of every five male doctoral students (59.7%) were married. A similar percentage of female (54.6%) and male (56.1%) master's students were single.

B. Female Graduate Students had Lower Earning Expectations Than Males.

Further study was the only area of expected activity where female doctoral students had a higher average expected annual earning than males. Female master's students most frequently indicated an intention to enter the lower paying fields of elementary or secondary teaching while many males intended to work in the higher income area of private industry.

C. Male Graduate Students Acquired Larger Mean Grant Amounts Than Females During the 1974-75 Academic Year.

When Veteran's Administration benefits were excluded, the differences in overall average grants for male and female students became negligible. The only exception was among doctoral students at CUNY. The major reason for the difference in grants among CUNY students was that fewer female doctoral students received institutional grants; only 7.6% female doctoral students received institutional fellowships while 20.1% male doctoral students received institutional fellowships.

D. Female Graduate Students Possessed an Average of $1,300 More in Assets Than Males.

E. The Employment Preferences of Male and Female Master's Students Differed.

Female master's students wanted to teach elementary or secondary school (21.6%), work in public service (26.0%) and non-profit institutions (14.9%). Males preferred further study activities (20.5%) and private industry employment (26.7%).

II. Areas of Similarity

A. There Were No Major Differences in Grade Point Averages and Graduate Record Examination Scores Between Female and Male Doctoral and Master's Students.

B. There Were Negligible Differences In the Employment Preferences of Male and Female Doctoral Students.

A similar percentage of female and male doctoral students wanted to teach college and work for non-profit institutions.

C. Female and Male Graduate Students Had Similar Average Total Costs of Attendance.

D. Female Doctoral and Master's Students Utilized Similar Amounts of Earnings for Educational Costs.

E. Borrowing Patterns of Male and Female Graduate Students Were Similar.

The percentage of male and female graduate students who borrowed and the amounts borrowed were similar for the 1974-75 academic year and for total graduate work indebtedness. The only difference was that male graduate students borrowed slightly more for undergraduate work than females.

Section VII

MINORITY GRADUATE STUDENTS

This section shows the differences and similarities between "minority" and "other" graduate students with regard to demographic characteristics, career objectives, educational costs, and financing patterns.

I. Areas of Difference.

A. There was a higher percentage of males among minority students at the doctoral level.

The percentage of male doctoral students who were black, Spanish-surnamed or oriental (70.4%) was higher than the percentage for all doctoral respondents (63.8%)

B. There was a high percentage of females among minority students at the master's level.

The percentage of female master's students who were black, Spanish-surnamed or oriental (53.7%) was higher than the percentage for full-time female master's respondents (46.5%).

C. Minority doctoral and master's students, except for oriental students, had lower undergraduate grade point averages and Graduate Record Examination scores than the general student sample.

D. A smaller percentage of minority doctoral students intended to teach college.

Forty-eight percent of the minority doctoral students wanted to teach college after graduation. This was less than the percentage for all graduate students (63%).

E. The earning expectations of minority students were much greater than for graduate students in general.

Minority doctoral students expected to earn an average of $22,234 upon completion of their studies while the mean expected earnings for all doctoral students was $14,351. Among master's students, minority students expected to earn an average of $23,813 while the average for all students was $13,030.

F. Minority graduate students used more total work earnings to meet educational costs than did other students.

The mean amount of earnings used by minority doctoral students to finance 1974-75 educational costs was $5,116 compared to $4,724 for other doctoral students. The average work earnings used by minority master's students was $4,452 compared to $3,483 for other master's students.

G. Minority doctoral students received fewer assistantships than other doctoral students but their mean awards were greater.

Minority master's students, on the other hand, had a higher percentage of assistantships than master's students in general, but their average awards were less.

H. Minority doctoral students received lower mean institutional fellowships.

Minority doctoral students received substantially lower mean institutional fellowships than other doctoral students at CUNY ($1,541 to $4,218) and SUNY ($774 to $2,673). Furthermore, except at CUNY, a lower percentage of minority doctoral students received this type of grant.

I. For the 1974-75 academic year, minority graduate students within the public sector borrowed more than other graduate students.

Minority doctoral students utilized greater mean loans than other doctoral students at CUNY ($2,076 to $1,799) and SUNY ($2,120 to $1,780). Minority master's students at CUNY ($2,382) also borrowed more than other master's students at CUNY ($1,681).

II. Areas of Similarity

A. The percentages of minority graduate students married were similar to the total graduate student sample.

B. The employment preferences of minority master's students were similar to the total sample of graduate students.

C. Cost of attendance for minority students in 1974-75 were similar to those of the total graduate student sample.

D. Minority and other graduate students received similar mean total grants.

E. Minority and other graduate students received similar tuition waivers.

Introduction

Issues

Financial assistance to graduate students has become an issue of some controversy in recent years. On one hand, the view that graduate education is a personal, not a social, investment has led to a decrease in the amount of State and federal funds used to help finance graduate students. The National Board on Graduate Education has said: "The dominant view expressed by the Office of Management and Budget in recent years is that graduate education is a form of investment in human capital, with the benefits primarily private, not social. Consequently, in this view, there is little justification for federal subsidy in the form of fellowships."[1] A further reason that graduate subsidies are now more limited is concern about the potential oversupply of persons with graduate degrees. Shortages of highly trained and educated manpower once precipitated generous fellowships and traineeships, especially on the federal level. Since these manpower shortages have been met, many of the support programs have been terminated.

On the other hand, interest has been maintained in the retention and strengthening of the best possible graduate programs in New York State that can attract and keep the highest quality students. There must be sufficient incentive for students and postsecondary institutions alike to preserve high quality programs that will meet professional, social and personal needs. The National Board on Graduate Education has stated the goal of "strengthening the national structure for graduate education, scholarship and research by supporting strong programs currently in existence in all regions and ensuring that the most talented students are not denied access to these programs."[2]

Legislative Proposals

The Board of Regents has proposed a New York State program for financing graduate students, in accordance with its major goals of concentrating the State's resources on the highest quality students and programs, and helping talented graduate students choose the best possible programs. The recommended plan features a competitive fellowship program, with 2,400 such fellowships made available to full-time doctoral students. The fellowships would have three aspects: (1) they could be used for three years; (2) they would cover tuition or $3,000, whichever was less; (3) they would provide a stipend of $2,500 annually for living expenses. Aid to master's degree

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[1] National Board on Graduate Education, Outlook and Opportunities for Graduate Education (Washington, D.C.: National Academy of Sciences, 1975), p.7.

[2] National Board on Graduate Education, Federal Policy Alternatives toward Graduate Education (Washington, D.C.: National Academy of Sciences, 1974), pp. 25-26.

students would remain relatively unchanged while doctoral students who do not win fellowships would receive less aid than they do at present.

The National Board on Graduate Education advocates a similar but smaller fellowship program. The Board recommends a nationally competitive fellowship program for 2,000 portable predoctoral fellowships, covering all academic disciplines and awarded annually on the basis of national competition.

Graduate Student Financing Study

The New York State Education Department has conducted this study of graduate students attending higher education institutions in the State to determine their demographic and financial characteristics. It was felt that this was an essential step in helping to develop a comprehensive program of State financial aid to graduate students. Knowing the program preferences of these students, their ability to pay for their education, their goals (both financial and career), and their demographic characteristics, will aid in defining a program that will achieve two major goals:

- talented graduate students will choose the best available program, whether offered by a public or an independent institution
- the State's resources will be concentrated on programs and students of the highest quality.

Specific Research Objectives

This study is structured around four research objectives which are described below. A fifth section of the report describes those doctoral students in the sample who would have been recipients under the proposed fellowship program. Sections six and seven provide an overview of male and female graduate students, and graduate students who are members of minority groups.

A. To Determine the Demographic Characteristics of Graduate Students.

The students were asked what they intended to do upon graduation and how much they anticipated earning. Data on sex, age, marital status, baccalaureate education, residence, and family background were analyzed according to institutional sector and graduate level.

B. To Determine the Total Cost of Attendance.

To construct an effective aid program the awards must be related to the costs of graduate study, including educational costs and living expenses. These data were gathered to determine if standards could be established for identifying living expenses for graduate students in various family situations. The data indicate how educational costs differ according to the type of the institution, the field of study and location of the institution.

C. To Determine the Ability of Graduate Students to Finance Costs from their Current Income and that of their Families.

Data on the past and present income of the students and their asset holdings were analyzed. In addition, data were gathered on the current earnings of the spouses of the students, the income of their parents and the amounts of income used by the students to finance their educational costs.

D. To Determine the Financial Awards Available to Graduate Students.

Data were collected on the various fellowships, assistantships, grants and loans used by graduate students to finance their costs. Financing patterns of the students are analyzed according to sector, level of study, and marital status.

Methodology

In conducting the overall study, a random sample of 5,010 master's degree and 4,930 doctoral students was selected at 29 New York State publicly and privately sponsored institutions in the fall of 1974. The study includes full-time students who are from instate, out-of-state, and foreign countries, in order to provide a comprehensive picture of how graduate students at New York State institutions finance their costs. The study does not include medical and law students. Appendix A gives details on the sample.

Questionnaires were mailed to the students in February of 1975. In order to improve the response rate, a second set of questionnaires was mailed in April. A total of 5,232 responses had been received from master's and doctoral students. Some 368 questionnaires had not been delivered to students because of address changes and other reasons. Thus, the overall response rate is 54.6%.

As of October 1975, 1,964 useable responses had been received from full-time doctoral students and 1,857 from full-time master's students. Non-useable responses included those students who attended school part-time, did not indicate degree program, or indicated they were no longer in attendance at the school.

In analyzing the data, the students were separated into those enrolled at The City University of New York (CUNY), at State University of New York (SUNY), and at independent universities. Appendix B shows how the respondents were checked against population characteristics to determine the validity of the sample.

Section I

DEMOGRAPHIC DATA ON THE RESPONDENTS

This section provides an overview of the doctoral and master's degree respondents in the three sectors. In all cases, if the respondent neglected to answer the information requested by a specific question, he/she was not included in calculation on that question. All statistical tests were conducted without missing entries being included in the totals.

A. Sex, Age and Marital Status.

Among doctoral students more males than females attend SUNY and independent colleges, while at CUNY institutions the ratio of males to females is approximately equal (see Table 1A). Among master's degree students, more males than females attend SUNY and independent schools, while at CUNY there are more females than males (see Table 1B).

Table 1A

Sex of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Female	131	48.5%	161	31.8%	415	35.2%	707	36.2%
Male	139	51.5	346	68.2	763	64.8	1,248	63.8
Total	270	100.0%	507	100.0%	1,178	100.0%	1,955	100.0%

Table 1B

Sex of Full-Time Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Female	117	54.2%	301	44.2%	442	46.3%	860	46.5%
Male	99	45.8	380	55.8	512	53.7	991	53.5
Total	216	100.0%	681	100.0%	954	100.0%	1,851	100.0%

There are no striking age differences between doctoral and master's degree respondents across sectors.

The modal ages for CUNY, SUNY and independent doctoral students were 27, 27 and 26 respectively and the sectorwide median age was 27 (Table 2A). The modal age for CUNY, SUNY and independent master's degree students was 23 and the median age was 24 (Table 2B). The year the respondents at both levels of study received their first degree was consistent with the age distribution. For doctoral students in all sectors the median year was 1970 while the modal year for SUNY and independent institutions was 1971 and 1970 for CUNY institutions. The median year for master's degree students at CUNY and independent schools was 1973 while SUNY was 1972. The modal year for all sectors was 1974.

Table 2-A

Age of Doctoral Respondents

Age	CUNY No.	CUNY %	SUNY No.	SUNY %	Independent No.	Independent %
Under 22	8	3.0%	5	1.0%	15	1.3%
22	12	4.4	32	6.3	48	4.1
23	16	5.9	43	8.5	87	7.4
24	23	8.5	49	9.6	118	10.0
25	26	9.6	56	11.0	130	11.0
26	29	10.7	53	10.4	141	11.9
27	35	12.9	69	13.6	121	10.2
28	25	9.2	48	9.4	118	10.0
29	16	5.9	26	5.1	64	5.4
30	11	4.1	20	3.9	67	5.7
31	8	3.0	16	3.1	37	3.1
32	10	3.7	15	3.0	38	3.2
33	6	2.2	17	3.3	31	2.6
34	7	2.6	6	1.2	20	1.7
Over 34	39	14.5	53	10.6	148	12.7
Total	271	100.2%	508	100.0%	1,183	100.3%

Table 2-B

Ages of Master's Degree Respondents

Age	CUNY No.	CUNY %	SUNY No.	SUNY %	Independent No.	Independent %
Under 22	9	4.1%	24	3.5%	34	3.5%
22	38	17.6	117	17.2	168	17.6
23	48	22.2	140	20.6	196	20.5
24	19	8.8	95	14.0	122	12.7
25	24	11.1	79	11.6	78	8.2
26	21	9.7	53	7.8	67	7.0
27	11	5.1	32	4.7	60	6.3
28	4	1.9	32	4.7	43	4.5
29	10	4.6	22	3.2	33	3.4
30	6	2.8	16	2.3	12	1.3
31	2	.9	11	1.6	15	1.6
32	1	.5	13	1.9	18	1.9
33	4	1.9	5	.7	10	1.0
34	3	1.4	6	.9	12	1.3
Over 34	16	7.8	36	4.9	89	9.0
Total	216	100.4%	681	99.6%	957	99.8%

More than half of the doctoral students are married.

In each of the three sectors, more than half of the doctoral students reported that they were married (Table 3A).

Table 3-A

Marital Status of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Married	144	52.9%	290	57.0%	643	54.4%	1,077	54.8%
Single	128	47.1	219	43.0	540	45.6	887	45.2
Total	272	100.0%	509	100.0%	1,183	100.0%	1,964	100.0%

More than half of the master's students are single.

In each of the three sectors, approximately three-fifths of the master's students reported that they were single (Table 3B).

Table 3-B

Marital Status of Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Married	93	42.7%	306	44.9%	389	40.6%	788	42.5%
Single	125	57.3	375	55.1	568	59.4	1,068	57.5
Total	218	100.0%	681	100.0%	957	100.0%	1,856	100.0%

B. Baccalaureate Education of Graduate Students.

Doctoral students generally do their undergraduate work outside New York State while master's students study in New York State.

Most New York State doctoral students completed their undergraduate

work out-of-state, 54.1%, (Table 4A) while master's students usually received their bachelor degrees from New York State schools, 64.4%, (Table 4B). The percentages were consistent with the number of students reporting New York State residence upon receipt of their baccalaureate degree. More than half, 52.4%, (Table 7A) of the doctoral students were not New York State residents while most, 66.1%, (Table 7B) of master's students were New York State residents.

Table 4-A

Location of Doctoral Students Undergraduate Institution

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
In New York	176	66.7%	208	42.4%	500	42.7%	884	45.9%
Out of New York	88	33.3	285	57.8	670	57.3	1,043	54.1
Total	264	100.0%	493	100.0%	1,170	100.0%	1,927	100.0%

Table 4-B

Location of Master's Students Undergraduate Institution

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
In New York	177	87.2%	461	68.8%	528	56.4%	1,166	64.4%
Out of New York	26	12.8	209	31.2	409	43.6	644	35.6
Total	203	100.0%	670	100.0%	937	100.0%	1,810	100.0%

The difference between the proportion of respondents reporting New York State residence after their undergraduate education and those reporting they attended a New York State undergraduate institution was small but consistent across sectors. This difference probably reflects those students who studied outside of New York State but chose to maintain their New York State resident status. See Appendix C, Tables C-1A and C-1B for the year their first degree was received by doctoral and master's respondents.

Graduate students at public and independent institutions tended to take their undergraduate work at institutions of the same sponsorship.

Those doctoral and master's students who attend independent graduate institutions tended to take their undergraduate study at independent institutions. The percentages for such doctoral and master's students were 60.8% (Table 5A) and 60.9% (Table 5B) respectively. The percentages for graduate students at public institutions who attended public undergraduate institutions were even higher. See Tables 5-A and 5-B.

Table 5-A

Sponsorship of Doctoral Students Undergraduate Institutions

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Public	175	65.3%	294	58.8%	461	39.2%	930	47.9%
Private	93	34.7	206	41.2	714	60.8	1,013	52.1
Total	268	100.0%	500	100.0%	1,175	100.0%	1,943	100.0%

Table 5-B

Sponsorship of Master's Students Undergraduate Institutions

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Public	159	75.7%	426	64.0%	371	39.1%	956	52.4%
Private	51	24.3	240	36.0	579	60.9	870	47.6
Total	210	100.0%	666	100.0%	950	100.0%	1,826	100.0%

There is no significant difference in grade point averages between doctoral and master's students but there is a disparity in Graduate Record Exam scores.

Based on a 4.0 scale, the mean undergraduate grade point average of doctoral students was 3.13 (CUNY - 3.13, SUNY - 3.16, Independent - 3.12) while the average for all master's students sampled was 3.10 (CUNY - 3.15, SUNY - 3.12, Independent - 3.07).

The mean combined score on the Graduate Record Examination for doctoral students was 1,275, or nearly 8% higher, (CUNY-1,241, SUNY-1,250, Independent-1,295) than the 1,183 mean score (CUNY-1,206, SUNY-1,164, Independent-1,194) for all master's respondents.

C. Residence.

Doctoral respondents include a larger number of non-U.S. citizens than master's students.

Only 87.2% (Table 6A) of the total doctoral sample were U.S. citizens with SUNY schools registering the largest number of non-U.S. residents. About 93.5% (Table 6B) of the master's respondents were U.S. citizens with the highest percentage in CUNY institutions.

Table 6-A

Citizenship of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
U.S. Citizen	246	90.8%	421	82.9%	1,045	88.2%	1,712	87.2%
Non-Citizen	25	9.2	87	17.1	140	11.8	252	12.8
Total	271	100.0%	508	100.0%	1,185	100.0%	1,964	100.0%

Table 6-B

Citizenship of Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
U.S. Citizen	209	96.3%	650	95.3%	878	91.6%	1,737	93.5%
Non-Citizen	8	3.7	32	4.7	80	8.4	120	6.5
Total	217	100.0%	682	100.0%	958	100.0%	1,857	100.0%

The respondents' parents place of residence reflected a similar distribution with 82% of doctoral and 90.7% of master's students' parents residing in the U.S. See Appendix C Tables C-2A and C-2B.

Many doctoral and master's students have become New York State residents since completion of their undergraduate work.

Except for CUNY, most doctoral students (52.4% of the total sample) were not New York State residents at the time they completed their baccalaureate degrees (Table 7A). However, 76.1% were New York State residents (Table 8A) at the time of doctoral study. Nearly 34% of the master's students were not New York State residents when they received their bachelor's degrees (Table 7B), but 81% indicated they were presently New York State residents (Table 8B).

Table 7-A

Doctoral Students Residence Upon Receipt of Baccalaureate Degree

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	182	68.4%	224	45.0%	515	43.9%	921	47.6%
Non-N.Y.S. Resident	84	31.6	274	55.0	657	56.1	1,015	52.4
Total	266	100.0%	498	100.0%	1,172	100.0%	1,936	100.0%

Table 7-B

Master's Students Residence Upon Receipt of Baccalaureate Degree

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	192	88.1%	489	72.7%	537	56.5%	1,218	66.1%
Non-N.Y.S. Resident	26	11.9	184	27.3	414	43.5	624	33.9
Total	218	100.0%	673	100.0%	951	100.0%	1,842	100.0%

Table 8-A

Residence of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	235	89.4%	383	76.8%	847	72.8%	1,465	76.1%
Non-N.Y.S. Resident	28	10.6	116	23.2	317	27.2	461	23.9
Total	263	100.0%	499	100.0%	1,164	100.0%	1,926	100.0%

Table 8-B

Residence of Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	207	95.4%	590	88.3%	682	72.2%	1,479	80.8%
Non-N.Y.S. Resident	10	4.6	78	11.7	263	27.8	351	19.2
Total	217	100.0%	668	100.0%	945	100.0%	1,830	100.0%

There was a large difference between doctoral and master's students with regard to the state in which their parents resided. Only 42% of doctoral respondents' parents resided in N.Y.S. while more than 61% of master's students' parents lived in New York State. See Appendix C, Tables C-3A and C-3B.

D. Family Background of Graduate Students.

Most doctoral and master's students sampled are emancipated from their parents.

Emancipation is based on the students not having resided with their parents for more than two weeks, received support in excess of $600, or been claimed as an income tax deduction since 1973. Graduate students at CUNY had a lower emancipation rate than the other sectors.

More master's degree students were not independent, 27.1%, (Table 9B) than doctoral candidates, 10.6% (Table 9A).

Table 9-A

Emancipation Status of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Not Emancipated	44	16.2%	46	9.1%	117	9.9%	207	10.6%
Emancipated	227	83.8	462	90.9	1,066	90.1	1,755	89.4
Total	271	100.0%	508	100.0%	1,183	100.0%	1,962	100.0%

Table 9-B

Emancipation Status of Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Not Emancipated	91	41.6%	164	24.1%	249	26.0%	504	27.1%
Emancipated	128	58.4	517	75.9	708	74.0	1,353	72.9
Total	219	100.0%	681	100.0%	957	100.0%	1,857	100.0%

Most graduate students are from low income families.

The modal gross income for graduate students' parents was between $5,000-$10,000 (Tables 10A and 10B). This low income may be a result of many parents being retired. Further examination of Tables 10A and 10B revealed that 37% of master's students' parents reported incomes below $10,000 while 42% of doctoral students' parents reported the same. A similar number of doctoral (19.1%) and master's (19.6%) students reported their parents earned between $10,000-$15,000. Only 16% of doctoral students and 16.1% of master's students had parents whose earnings were over $25,000.

Table 10-A

Parents of Doctoral Students - Total Income By Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
0-5,000	47	19.4%	99	21.9%	198	18.7%	344	19.6%
5,001-10,000	67	27.7	95	21.0	229	21.6	391	22.3
10,001-15,000	50	20.7	89	19.7	196	18.5	335	19.1
15,001-20,000	43	17.8	72	15.9	144	13.6	259	14.8
20,001-25,000	9	3.7	34	7.5	102	9.6	145	8.3
Over 25,000	26	10.7	63	13.9	192	18.1	281	16.0
Total	242	100.0%	452	99.9%	1,061	100.1%	1,755	100.1%

Table 10-B

Parents of Master's Students-Total Income By Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
0-5,000	31	16.1%	117	18.9%	140	16.5	288	17.3%
5,001-10,000	52	27.1	126	20.4	150	17.6	328	19.7
10,001-15,000	41	21.4	124	20.0	160	18.8	325	19.6
15,001-20,000	34	17.7	102	16.5	148	17.4	284	17.1
20,001-25,000	15	7.8	64	10.3	91	10.7	170	10.2
Over 25,000	19	9.9	86	13.9	162	19.0	267	16.1
Total	192	100.0%	619	100.0%	851	100.0%	1,662	100.0%

E. Racial and Ethnic Background.

The percentages of minority students at the doctoral and master's level are similar.

Nearly 13% of the master's respondents and over 14% of the doctoral students in the sample indicated that they were minority students. Among master's students, there was a larger percentage of black students, a lower percentage of oriental students and the same percentage of Spanish-surnamed Americans as compared to the doctoral candidates sampled (Tables 11A and 11B). Oriental students represented more than half of the doctoral respondents reporting minority group status. The CUNY master's and doctoral programs enrolled a higher percentage of black and Spanish-surnamed students compared to SUNY or independent universities. A higher percentage of doctoral students at SUNY were oriental than in the other sectors. See Tables 11A and 11B. Of the 3,827 respondents only 283, or 7.4%, chose not to answer the question regarding racial and ethnic background.

Many minority graduate students are not U.S. citizens.

Among the minority doctoral students sampled, 53% reported U.S. citizenship whereas 73% of the minority master's students were U.S. citizens. Most oriental graduate students (64.0%) were not U.S.

citizens. When foreign students were factored out, 9.0% doctoral and 10.1% master's citizens were minority. (Appendix C, Tables C-4A, C-4B, C-5A and C-5B for minority citizenship by race.)

Table 11-A

Racial/Ethnic Background of Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Black	14	5.5%	11	2.3%	36	3.3%	61	3.3%
American Indian	1	.4	2	.4	2	.2	5	.3
Oriental	19	7.5	61	12.9	81	7.3	161	8.8
Span. - surnamed	10	3.9	9	1.9	19	1.7	38	2.1
Other	210	82.7	389	82.4	968	87.5	1,567	85.5
Total	254	100.0%	472	99.9%	1,106	100.0%	1,832	100.0%

Table 11-B

Racial/Ethnic Background of Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Black	23	11.3%	22	3.5%	46	5.2%	91	5.3%
American Indian	0	0	0	0	1	.1	1	.1
Oriental	8	3.9	30	4.8	54	6.1	92	5.4
Span.-surnamed	7	3.4	11	1.8	18	2.0	36	2.1
Other	166	81.4	562	89.9	764	86.5	1,492	87.1
Total	204	100.0%	625	100.0%	883	99.9%	1,712	100.0%

F. Year of Study of Graduate Students.

Nearly 33% of all doctoral students (CUNY-38.3%, Independent-33.9% and SUNY-25.2%) were beyond their third year of full-time graduate study and over 40% of master's students (Independent-42.7%, SUNY-39.4% and CUNY-33.8%) were studying full-time beyond the first year. See Tables 12-A and 12-B.

Table 12A

Year of Doctoral Study by Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Year 0	1	.4%	1	.2%	3	.3%	5	.3%
1	62	23.0	127	25.1	203	17.1	392	20.0
2	49	18.2	142	28.1	330	27.9	521	26.6
3	54	20.1	108	21.4	247	20.9	409	20.9
4	46	17.1	79	15.6	201	17.0	326	16.6
5	32	11.9	32	6.3	104	8.8	168	8.6
6	25	9.3	16	3.2	96	8.1	137	7.0
Total	269	100.0%	505	99.9%	1,184	100.1%	1,958	100.0%

Table 12-B

Year of Master's Study by Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Year 0	2	.9%	3	.4%	17	1.8%	22	1.2%
1	141	65.3	407	60.1	531	55.5	1,079	58.4
2	62	28.7	214	31.6	342	35.8	618	33.4
3	5	2.3	37	5.5	39	4.1	81	4.4
4	4	1.9	9	1.3	12	1.3	25	1.4
5	0	0	3	.4	9	.9	12	.6
6	2	.9	4	.6	6	.6	12	.6
Total	216	100.0%	677	99.9%	956	100.0%	1,849	100.0%

Section II

CAREER OBJECTIVES OF GRADUATE STUDENTS

Most doctoral students sampled intend to teach college whereas the largest percentage of master's respondents prefer employment in public service.

Sixty-three percent of the doctoral students expressed interest in college teaching after graduation (CUNY-72.9%, Independent-61.9% and SUNY-60.9%). The next most frequently chosen categories were public service (10%), private industry (8.9%) and non-profit institutional work (7.6%). The largest percentage, nearly twenty, of master's students wanted to enter public service. Other categories selected by master's students were further study (17.9%), private industry (17.9%), and teaching elementary or secondary school (16.3%). See Tables 13A and 13B.

Table 13-A

Anticipated Employment of Doctoral Students

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Further Study	19	7.6%	36	8.2%	56	5.4%	111	6.4%
Teach Elem. or Secondary	5	2.0	8	1.8	19	1.8	32	1.8
Teach College	183	72.9	268	60.9	647	61.9	1,098	63.3
Public Service	15	6.0	52	11.8	107	10.2	174	10.0
Non-Profit Insti.	16	6.4	27	6.1	88	8.4	131	7.6
Self Employment	3	1.2	4	.9	23	2.2	30	1.7
Private Industry	10	4.0	44	10.0	101	9.7	155	8.9
Military Service	0	0	1	.2	4	.4	5	.3
Total	251	100.1%	440	99.9%	1,045	100.0%	1,736	100.0%

Table 13-B

Anticipated Employment of Master's Students

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Further Study	43	21.8%	109	18.2%	146	16.8%	298	17.9%
Teach-Elem. or Secondary	43	21.8	128	21.3	101	11.6	272	16.3
Teach College	25	12.7	90	15.0	114	13.1	229	13.7
Public Service	47	23.9	129	21.5	156	17.9	332	19.9
Non-Profit Insti.	15	7.6	57	9.5	112	12.9	184	11.0
Self Employment	6	3.0	11	1.8	20	2.3	37	2.2
Private Industry	18	9.1	76	12.7	205	23.6	299	17.9
Military Service	0	0	0	0	16	1.8	16	1.0
Total	197	99.9%	600	100.0%	870	100.0%	1,667	99.9%

Neither doctoral or master's students expect to earn high salaries after graduation.

The mean expected annual salary for doctoral students was $14,351 (Independent-$14,480, CUNY-$14,347 and SUNY-$14,050) while the master's respondents expected average was $13,030 (Independent-$13,569, SUNY-$12,506 and CUNY-$12,172). Differences do exist among graduate respondents who indicated a desire to work in private industry or be self-employed and those who wanted to enter college or elementary-secondary school teaching. The mean expected annual salary for respondents selecting industry or self-employment was $17,425 for doctoral students and $14,654 for master's students while the mean expected salary for individuals interested in teaching was $13,595 for doctoral students and $12,112 for master's students (see Tables 14A and 14B). Master's students who selected the "further study" category expected to earn a mean income higher than those respondents who chose elementary or secondary teaching (Table 14B). See Appendix D, Tables D-2A and D-2B for a frequency distribution of the expected earnings of graduate students by sector.

Table 14-A

Doctoral Students Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings* C.U.N.Y.	S.U.N.Y.	Independent
Further Study	$12,200 (14)*	$12,700 (34)	$12,200 (52)
Elem. or Secondary Teaching	12,000 (5)	14,000 (8)	15,100 (16)
College Teaching	13,600 (166)	13,500 (249)	13,600 (597)
Public Service	22,300 (15)	15,200 (50)	16,300 (101)
Non-Profit Institution	14,100 (16)	14,800 (25)	15,400 (82)
Self-Employed	13,700 (3)	13,300 (4)	19,100 (20)
Private Industry	20,900 (8)	16,700 (43)	17,400 (101)
Military Service	0 (0)	10,000 (1)	11,300 (4)

*The numbers in parentheses are the individual sample sizes.

Table 14-B

Master's Students Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings		
	C.U.N.Y.	S.U.N.Y.	Independent
Further Study	$10,300 (31)	$12,500 (69)	$13,500 (107)
Elem. or Secondary Teaching	11,300 (39)	10,600 (124)	11,800 (98)
College Teaching	16,100 (17)	12,000 (78)	14,000 (101)
Public Service	12,000 (45)	13,300 (123)	13,300 (146)
Non-Profit Institution	12,800 (14)	14,100 (56)	11,900 (105)
Self-Employed	14,800 (5)	12,900 (9)	18,100 (16)
Private Industry	12,900 (18)	13,600 (73)	15,000 (198)
Military Service	0 (0)	0 (0)	13,500 (15)

Section III

THE COST OF GRADUATE EDUCATION

There are several factors which affect the total cost of graduate education such as the sector the student attends, the student's marital status and the geographical location of the institution. Whether a student attends an institution within the public or independent sector will influence total costs because tuition and fees are highest at independent institutions and lowest at SUNY. Married graduate students have higher total costs than single students. Nearly 55.0% of the doctoral and 43.0% of master's students are married. Non-tuition costs (as shown in Table 15-A) are higher in New York City than in non-urban areas or urban areas not within New York City.

Tuition and fee charges are an integral part of total graduate education costs. Tuition and fees for the 1974-75 academic year were higher within the independent sector than in CUNY (which has since raised its tuition rates) or SUNY. The tuition and fee charges for doctoral students (Independent-$2,327, CUNY-$718 and SUNY-$1,293) were less than for master's students (Independent $2,702, CUNY-$1,019 and SUNY-$1,259). See Tables 15A and 15B. The average tuition for doctoral students is probably less than master's students because many doctoral candidates take less than 12 credit hours but are still considered full-time students. Charging tuition to these students on a per credit hour basis results in the differential in the average tuition.

Table 15-A

Doctoral Students Average Costs of Attendance 1974-75

	C.U.N.Y. (272 Cases)	S.U.N.Y. (509 Cases)	Independent (1,183 Cases)
Tuition & Fees	$ 718	$1,293	$2,327
Books & Supplies	205	202	218
Spouses' Tuition Books & Supplies	194	267	258
Rent	1,787	1,507	1,547
Food	1,355	1,125	1,198
Utilities	492	350	325
Medical Expenses	480	272	336
Car Payments	344	558	308
Child Care	258	134	212
Clothing	407	268	312
Personal	628	474	579
Loan Payments	252	123	177
Other Expenses	608	386	412
Totals	$7,728	$6,957	$8,218

Table 15-B

Master's Students Average Costs of Attendance 1974-75

	C.U.N.Y. (218 Cases)	S.U.N.Y. (681 Cases)	Independent (957 Cases)
Tuition & Fees	$1,019	$1,259	$2,702
Books & Supplies	190	188	230
Spouses' Tuition Books & Supplies	130	155	112
Rent	1,058	1,133	1,239
Food	985	871	945
Utilities	409	317	246
Medical Expenses	325	191	228
Car Payments	640	514	427
Child Care	149	82	109
Clothing	365	227	271
Personal	480	391	525
Loan Payments	277	220	321
Other Expenses	315	323	288
Totals	$6,315	$5,871	$7,643

Costs of doctoral and master's education are high in all sectors.

Total costs for the 1974-75 academic year were higher in the CUNY and independent sectors than in SUNY. The total mean doctoral costs across sectors (Independent-$8,128, CUNY-$7,728 and SUNY-$6,957) exceeded mean total master's costs (Independent-$7,641, CUNY-$6,314 and SUNY-$5,869). See Tables 15A and 15B. However, these average costs included the budgets for both married and single students. Consequently, the total cost figures can be misleading because there were large numbers of married and single students and their budgets were very different.

The average total budget for married graduate students across sectors was approximately $3,000 greater than for single students. See Table 16.

Table 16

Married and Single Students Average Cost of Attendance 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Married	$9,950	$8,067	$9,797
Single	5,227	5,474	6,324
Master's Students			
Married	8,139	7,609	9,361
Single	4,957	4,431	6,453

Graduate non-tuition costs are higher in New York City.

Institutions were coded by location in non-urban areas, urban areas that are not within the confines of New York City, and New York City. New York City graduate students, whether analyzed collectively or separately by graduate level and marital status, spent more money for rent, food, utilities, medical expenses, child care, clothing, and personal expenses than students from urban non-New York City or non-urban areas. The only deviation from this pattern occurred when car payments were considered, and we found that students from urban areas outside of New York City spent more for car payments than did New York City area students. See Table 17; Appendix E, Tables E-3A, E-3B, E-4A, E-4B, E-5A and E-5B.

Table 17

Total Mean Non-Tuition Costs by Location of Study, Graduate Level and Marital Status

1974-75

	Non-Urban		New York City		Urban Non-N.Y.C.	
	Doctoral	Master's	Doctoral	Master's	Doctoral	Master's
Single	$3,131	$2,777	$4,439	$4,011	$3,706	$3,213
Married	5,367	5,554	8,190	6,726	5,939	5,849
Total	4,246	3,849	6,554	5,218	5,004	4,409

Section IV

PATTERNS OF FINANCING GRADUATE STUDY

This section deals with the sources used during the 1974-75 academic year to finance educational costs. The average amounts of earnings, grants, loans, savings and assets will be reviewed to determine the importance of these sources in meeting total educational costs. The analyses will be done by graduate level, sector, and marital status of the students.

The type of resources used by graduate students varies across sectors. The relative importance of particular grants differs by sector; the total amount of borrowing for past and present study varies by sector; and the amount of assets graduate students possess differs by sectors. Tables 18A and 18B on page 30 summarize the mean costs and financing amounts received by doctoral and master's students. See Appendix F, Tables F-13 and F-14 for a summary of this data for married and single students.

A. Earnings.

A significant percentage of graduate school expenses (45%-doctoral, (35%-master's) is funded through work and assistantships.

The entire doctoral and master's sample received mean total earnings of $3,546 and $2,357 respectively to finance 1974-75 educational costs. Total earnings included the income of the students' spouses, assistantships, income from college work-study programs and income derived from other earnings. These figures were adjusted to exclude earnings that exceeded total costs. See Table 19.

Table 19

Total Average Earnings for 1974-75 Educational Costs

	CUNY	SUNY	Independent	Total
Doctoral Students	$4,471	$3,192	$3,485	$3,546
Master's Students	2,026	2,471	2,352	2,357

Table 18-A

Average Costs and Financing - Doctoral Students

	CUNY	SUNY	Independent
Cost	$7,728	$6,957	$8,218
Grants	1,322	2,382	3,012
Loans	341	208	430
Work	4,471	3,192	3,485
Savings	895	746	918
Parental Support	174	125	210
Other Sources	12	20	26
Total Support	$7,215	$6,672	$8,080

Table 18-B

Average Costs and Financing - Master's Students

	CUNY	SUNY	Independent
Cost	$6,314	$5,869	$7,641
Grants	469	1,464	1,802
Loans	512	549	811
Work	2,026	2,472	2,352
Savings	746	612	1,001
Parental Support	411	278	633
Other Sources	64	10	25
Total Support	$4,229	$5,385	$6,625

Doctoral students reported higher mean total earnings than master's students because a larger percentage of them (46.1% compared to 29.3%) received higher paying assistantships than master's students. The greatest difference in mean assistantship funds occurred between doctoral ($1,825) and master's ($328) students at CUNY.

The major source of earnings for doctoral students was through assistantships while master's students depended upon other sources of student earnings as well as assistantships. CUNY doctoral students, married and single, earned more than the similar students in the other sectors. See Appendix F, Tables F-1A, F-2A and F-3A. However, master's students across sectors had negligible earning differences whether they were married or single. See Appendix F, Tables F-1B, F-2B and F-3B.

Because of the inclusion of spouses' income, married graduate students have more earnings available for educational purposes than single students.

The mean difference in total earnings available to doctoral and master's students can be ascribed completely to the inclusion of spouses' earnings within the total work field, and was apparent across all three sectors. Students themselves, married or single, earned similar amounts (see Table 20).

Married graduate students' spouses earn significant amounts of money across sectors.

More than 50% of the married doctoral students and 47% of married master's students reported spouses' income. The spouses of married graduate students, in fact, earned more than the students especially at the master's level (see Table 20).

Table 20

Total Average Earnings of Single Students and Married Students and Their Spouses, 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Single	$2,797	$2,323	$1,886
Married	2,888	2,186	2,075
Spouses	3,071	1,662	2,752
Married Students & Spouses	5,959	3,848	4,827
Master's Students			
Single	$1,152	$1,251	$1,303
Married	1,391	1,599	1,361
Spouses	1,810	2,351	2,508
Married Students & Spouses	3,201	3,950	3,869

B. Grants.

The type and amount of grant awards received by graduate students differ by level of study, marital status and sector. Analyses follow on the characteristics of grant recipients.

Doctoral respondents and their spouses receive higher mean grants than master's students and their spouses.

The means were computed using all students, whether they received grants or not (Table 21). See appendix F, Tables F-1A and F-1B for a breakdown of grants by type. The spouses of doctoral students received larger average grant amounts than the spouses of master's students (Table 21). Although a similar percentage of the spouses of master's students (28.5%) and the spouses of doctoral students (25.6%) actually received grants, the mean amount obtained by the spouses of doctoral

students ($2,620) was higher than for the spouses of master's students ($1,869).

Table 21

Total Average Grants of Single Students and Married Students and Their Spouses, 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Single	$ 978	$1,925	$2,872
Married	1,074	2,088	2,418
Spouses	554	639	712
Married Students & Spouses	1,628	2,727	3,130
Masters Students			
Single	$ 439	$1,080	$1,611
Married	297	1,398	1,470
Spouses	212	535	608
Married Students & Spouses	509	1,933	2,078

Married graduate students do not receive larger mean grant amounts than single students.

Not including grants received by spouses, the mean grants for married and single doctoral respondents were $2,149 and $2,365 respectively while for master's respondents it was $1,304 and $1,287 respectively. When spouses' grants were included the mean grant total for married doctoral and master's students increased to $2,821 and $1,838 respectively (Table 21).

The types of grants that graduate students use differ by sector.

The tuition waiver was the most frequently used form of grant at SUNY and independent universities while the institutional fellowship was utilized most within CUNY. A larger percentage of doctoral students obtained tuition waivers than master's students (Table 22).

Table 22

Percentage of Graduate Students Who Received Tuition Waivers By Sector

	CUNY	SUNY	Independent
Doctoral Students	27.2%	82.3%	52.6%
Master's Students	27.5	51.7	31.6

Within SUNY and independent institutions, tuition waivers provided the highest dollar amount of grant aid for all reporting students. The average amount for doctoral students exceeded that received by master's students (Table 23).

The average doctoral award for those students who actually received tuition waivers was greater than the mean amounts for master's students (Table 23).

Table 23

Average Tuition Waiver Dollar Amounts by Level and Sector
All Reporting Students Vs. Actual Recipients

	CUNY		SUNY		INDEPENDENT	
	All	Actual Recipients	All	Actual Recipients	All	Actual Recipients
Doctoral Students	$144	$531	$1,018	$1,236	$1,282	$2,438
Master's Students	100	363	545	1,055	667	2,114

The percentage of tuition covered by waivers for doctoral students (57.5%) was more than twice that for master's students (28.2%) (Table 24). Few students reported using state grants. As Tuition Assistance Program grants may be used only for tuition, students may have confused these with institutional waivers.

Table 24

The Percentage of Tuition Covered By Waivers
By Level and Sector, 1974-75

	CUNY	SUNY	INDEPENDENT
Doctoral Students			
Average Tuition	$ 718	$1,293	$2,327
Average Waiver	144	1,018	1,282
Waiver as percent of total tuition	20.1%	78.7%	55.1%
Master's Students			
Average Tuition	1,019	1,259	2,702
Average Waiver	100	545	667
Waiver as percent of total tuition	9.8%	43.3%	24.7%

Institutional fellowships, averaging $530, were the most important grant source for doctoral students at CUNY. The average institutional fellowship for those doctoral respondents who received them was $3,695 (Table 25). Across sectors few students received this grant, only one of seven doctoral students received institutional fellowships compared to one of fifteen master's students (Table 25). A higher percentage of doctoral (46.1%) and master's (29.3%) students obtained assistantships.

Table 25

Average Dollar Amounts of Institutional Fellowships
by Level and Sector for Actual Recipients
and Percentage of Students Who Received Them

	CUNY		SUNY		INDEPENDENT	
	% of Total	Actual Recipients	% of Total	Actual Recipients	% of Total	Actual Recipients
Doctoral Students	14.3%	$3,695	10.0%	$2,639	16.7%	$2,228
Master's Students	2.8	1,867	5.7	2,112	8.5	1,718

Institutional grants comprised 65.0% of the total grants received by doctoral students compared to 56.6% for master's students. The total amount for grants did not include the average grants received by spouses (Table 26).

Institutional funding, however, covered only a small percentage of total 1974-75 graduate costs. The percentage of total institutional grants to total costs was 18.5% for doctoral respondents and 10.8% for master's students (Table 26).

Table 26

The Percentage of Total Costs Covered by Institutional Grants (Tuition Waivers, Fellowships, Other Institutional Grants, 1974-75) and The Percentage of Total Grants Provided by The Institution

	CUNY	SUNY	Independent
Doctoral Students			
Total Institutional Grants	$ 699	$1,316	$1,674
Total Cost of Attendance	7,728	6,957	8,218
Percent of Grants to Total Costs	9.0%	18.9%	20.4%
Percentage of Total Grants Provided by Institution	67.9	65.2	63.7
Master's Students			
Total Institutional Grants	$ 195	$ 722	$ 869
Total Cost of Attendance	6,315	5,871	7,643
Percent of Grants to Total Costs	3.1%	12.3%	11.4%
Percent of Total Grants Provided by Institution	51.6	59.0	55.9

Federal Fellowships were received by 9.9% of all doctoral respondents and 6.0% of all master's students. The percentage of recipients was low but the mean amounts obtained by actual recipients were high (Table 27).

Table 27

Mean Federal Fellowship Dollar Amounts
and Percentages of Actual Recipients by Sector

	CUNY		SUNY		Independent	
	% of Recipients	Mean Amount	% of Recipients	Mean Amount	% of Recipients	Mean Amount
Doctoral Students	3.7%	$3,970	8.1%	$3,120	12.2%	$3,817
Master's Students	.5	750	4.4	3,163	8.4	3,505

Veterans' Administration awards were acquired by 5.2% of all doctoral and 7.0% of all master's students. Actual doctoral and master's recipients obtained large mean award amounts (Table 28).

Table 28

Mean Veterans' Administration Dollar Amounts
and Percentages of Actual Recipients by Sector

	CUNY		SUNY		Independent	
	% of Recipients	Mean Amount	% of Recipients	Mean Amount	% of Recipients	Mean Amount
Doctoral Students	2.6%	$1,613	5.5%	$2,171	5.6%	$2,434
Master's Students	4.1	2,308	9.4	2,268	5.9	2,351

This same pattern existed with respect to social security benefits, other grants and other fellowships. Across sectors, at both graduate levels, the percentage of student award recipients was quite low but the amount received per actual recipient was substantial. See Appendix F, Tables F-4A, F-7A, F-10A, F-4B, F-7B and F-10B.

C. Patterns of Borrowing Among Graduate Students.

This section provides a review of the borrowing patterns of full-time graduate students. Special attention is given to borrowing patterns during the 1974-75 academic year and to total student indebtedness for graduate and undergraduate study. Indebtedness is reviewed by graduate level, marital status and sector.

1. Borrowing for the 1974-75 academic year.

Few doctoral students borrow to finance their studies.

Overall, loans were a less important source of financing than grants or earnings for all groups of students except master's degree students at CUNY (Tables 18A and B).

Only 12.6% of the full-time doctoral students used loans to help finance the 1974-75 academic year. This was less than half the borrowing rate (26.2%) of full-time master's degree students. Although the borrowing rates differed significantly by level of study, the average loan amounts taken out did not. Master's degree students exhibited a higher borrowing rate than doctoral students, whether married or single (see Table 29).

Table 29

Borrowing Rate and Mean Loans for Graduate Students for 1974-75 Academic Year by Level and Marital Status

	Married Students[1]		Single Students	
Level	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan
Doctoral	10.7%	$2,021	15.0%	$1,937
Master's	21.6	2,033	29.6	2,026
Total	15.3%	$2,028	23.0%	$2,000

[1] Does not include spouses' loans

The borrowing rate for single students is higher than for married students.

At both levels of study, about 50% more single students took out loans to finance the 1974-75 academic year (Table 29). The lower rate of borrowing among doctoral students may be attributed to the availability of married students' spouses income to help finance costs. Although the percentage of single students who borrowed was higher, there was no difference in the actual loan amounts taken out by married or single students at either the doctoral or master's degree level.

Across sectors the borrowing rates are similar.

Among married students at the doctoral level, a similar percentage of SUNY and independent university students borrowed for the 1974-75 academic year. Although fewer CUNY students obtained loans, those who did, borrowed amounts identical to independent university respondents. Single doctoral students within the CUNY and independent sectors had borrowing rates nearly twice those of SUNY students, and actual loan amounts $600-$800 larger. Married master's students at CUNY and independent universities had the same borrowing rates but the actual loan amounts used by independent university respondents were $400 larger. Single master's students within the SUNY and independent sectors had similar rates of borrowing, but the dollar amounts used by independent students were $500 higher (Table 30).

Table 30

Borrowing Rate and Mean Loans for Graduate Students for 1974-75 Academic Year by Sector, Marital Status and Graduate Level

	Doctoral Students				Master's Students			
	Married		Single		Married		Single	
Sector	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan
CUNY	6.9%	$2,335	16.4%	$2,242	23.7%	$1,875	20.0%	$1,744
SUNY	10.3	1,332	8.7	1,449	18.2	1,749	29.5	1,711
Independent	11.7	2,255	17.2	1,968	23.8	2,241	31.8	2,257
Total	10.7%	$2,021	15.0%	$1,937	21.6%	$2,033	29.6%	$2,026

Married graduate students' spouses borrow nearly as much as the married student.

During the 1974-75 academic year, 10.2% of the spouses of doctoral students and 18.7% of the spouses of master's students took out loans. These percentages were almost as high as for the students. At both graduate levels, the average amounts of spouses' loans approximated those of the students. The average actual loans among doctoral students were $2,021 for the students themselves and $1,973 for the spouses, and among master's degree students $2,033 for the students themselves and $1,853 for the spouses.

2. Total indebtedness for undergraduate and graduate study.

Total indebtedness of the respondents was computed to include current educational indebtedness for undergraduate and graduate work including the present and past academic years. A corollary issue is whether people currently pursuing graduate study borrowed more as undergraduate students than the current undergraduates.

Higher percentages of master's students than doctoral students borrowed for higher education.

Approximately 53.0% of the master's students and less than 45.0% of doctoral students incurred debts for undergraduate and graduate work. The only exception occurred when spouses debts were isolated. More spouses of married doctoral students borrowed than spouses of married master's students (Table 31). More master's degree students than doctoral students borrowed to finance both undergraduate and graduate work.

Table 31

Percentages of Actual Borrowers For
Graduate and Undergraduate Indebtedness
(Figures in Parentheses are the Number of Borrowers)

	% of Students With Educational Debts	% of Students In Debt for Undergrad. Work	% of Students In Debt for Graduate Work
Married Doctoral Students	44.3% (477)	31.4% (338)	29.0% (312)
Married Master's Students	53.0 (420)	40.5 (321)	35.9 (284)
Single Doctoral Students	43.1 (382)	29.5 (262)	27.3 (242)
Single Master's Students	52.0 (553)	39.4 (419)	35.2 (375)
Doctoral Students' Spouses	18.6 (200)	12.3 (132)	9.0 (97)
Masters Spouses	17.9 (142)	14.8 (117)	5.7 (45)

Mean total indebtedness for doctoral and master's students is similar.

Actual married and single doctoral borrowers had total debts which were marginally higher than master's students. Married master's spouses, however, had a mean total indebtedness which exceeded doctoral spouses by nearly $500 (Table 32). See Appendix G, Tables G-3A, G-3B, G-4A, G-4B, G-5A and G-5B for a breakdown of total indebtedness by sector.

Table 32

Actual Indebtedness For Graduate and Undergraduate Work
Borrowers Only

	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
Married Doctoral Students	$3,248	$1,853	$2,959
Married Master's Students	3,079	1,888	2,419
Single Doctoral Students	3,527	2,090	3,305
Single Master's Students	3,514	2,350	2,557
Doctoral Students' Spouses	2,323	1,716	2,455
Master's Spouses	2,802	2,287	2,895

The total mean indebtedness difference between doctoral and master's students was negligible considering that doctoral respondents have studied more years, and presumably have had the opportunity to incur larger debts.

The mean total indebtedness of single graduate students was higher than for married students. Married graduate students apparently do not have to borrow as much as their single counterparts because of their spouses' contributions.

Across sectors independent university graduate students borrowed more than students in other sectors.

The total indebtedness of doctoral students within the independent sector was marginally higher than that incurred by SUNY respondents and considerably greater than the debts of CUNY students. The difference in total indebtedness across sectors was more pronounced at the master's level. Here the debts of independent university students exceeded those of the other sectors by $400- $1,400 (Table 33). See Appendix G, Tables G-3A, G-3B, G-4A, G-4B, G-5A and G-5B.

Table 33

Actual Mean Total Indebtedness for Graduate And Undergraduate Study and Percentage of Actual Borrowers By Sector

	CUNY		SUNY		INDEPENDENT	
	% Who Borrowed	Mean Amount	% Who Borrowed	Mean Amount	% Who Borrowed	Mean Amount
Married Doctoral Std.	39.6%	$2,981	43.4%	$3,153	45.7%	$3,341
Married Master's Std.	53.8	2,199	55.5	2,746	50.9	3,586
Single Doctoral Std.	41.4	2,922	41.1	3,526	44.3	3,662
Single Master's Std.	40.8	2,734	55.8	3,339	51.9	3,774
Doctoral Std. Spouses	15.3	2,697	20.0	2,390	18.7	2,222
Master's Spouses	14.0	2,911	24.0	2,361	14.1	3,369

a. Indebtedness for graduate work.

More master's students take out loans for graduate work than doctoral students.

Approximately 35.0% of all master's students and 29.0% of the doctoral students took loans for graduate study (Table 31). Doctoral borrowers, however, had larger mean loans than master's borrowers (Table 32).

Graduate students have less indebtedness than college seniors. A State Education Department study entitled "Financial Aid for New York Students" published in March 1974 indicated that the mean loan amount college seniors owed was $2,063. Approximately 70% of all colleges seniors had undergraduate loans and the debts owed by actual borrowers averaged nearly $3,200 at independent institutions and over $2,500 at SUNY campuses.

b. Indebtedness for undergraduate work.

A higher percentage of master's students borrowed for undergraduate work than doctoral respondents.

Thirty nine and nine-tenths percent of the master's students and 30.5% of doctoral respondents took out loans for undergraduate work. These percentages contrast with 70% of 1974 college seniors who indicated they had undergraduate debts. The mean borrowed by master's students who took out loans was $2,657 compared to $2,445 for doctoral students. Thus, while fewer graduate students borrowed to finance undergraduate work than the sample of college seniors, the total amounts of the loans for actual borrowers were similar. This finding indicates that many students with low total undergraduate indebtedness are attending graduate school. Students with excessive debts may be hesitant to incur more; and this factor may discourage such students from attending graduate school.

More respondents borrowed for undergraduate than for graduate study. Among actual borrowers, the amounts borrowed for undergraduate and graduate work were similar (Table 34).

Table 34

Mean Undergraduate and Graduate Loans and Percentage of Actual Borrowers

	Mean Undergraduate Loans		Indebtedness for Graduate Work	
	% Who Borrowed	Mean Amount	% Who Borrowed	Mean Amount
Married Doctoral Students	30.4%	$2,424	29.0%	$2,959
Married Master's Students	39.0	2,485	35.9	2,419
Single Doctoral Students	28.4	2,474	27.3	3,305
Single Master's Students	38.1	2,785	35.2	2,557
Doctoral Student's Spouses	19.5	2,279	9.0	2,455
Master's Spouses	19.9	2,511	5.7	2,895

Graduate students at CUNY borrowed less as undergraduates than the other sectors.

The percentage differences across sectors were more negligible with master's respondents than doctoral students. See Appendix G, Tables G-6A, G-7A, G-6B and G-7B. The mean loan of actual borrowers did not differ by graduate level but did across sectors. Generally, the mean loans of SUNY and independent graduate respondents were manifestly larger than those of CUNY students.

Graduate students have repaid only 21% of the funds borrowed for undergraduate study.

Repayments are shown in Appendix G, Tables G-7A through G-9A and G-7B through G-9B. Doctoral and master's students have repaid a similar percentage of the funds borrowed for undergraduate study; married students, 21.2% to 21%, married students' spouses, 52.9% to 32.5% and single students, 11.8% to 12.8% respectively. The longer the number of months worked between undergraduate and graduate study the higher the percentage of repaid undergraduate loans. See Appendix G, Tables G-8A through G-10A and G-8B through G-10B for a breakdown of undergraduate work indebtedness by the number of months of full-time work between undergraduate and graduate school.

D. Savings and Assets.

Graduate students possess considerable assets especially at the doctoral level.

The definition of assets on the graduate student questionnaire included..."bank accounts, other investments, value of other real estate and the value of a business or farm less outstanding debt and liens against these assets. Do Not include the value of cars, jewelry, furniture or other items normally considered as personal property." The mean net amount of assets among doctoral students exceeded that of master's students. Married students had more assets than single students (Tables 35A and 35B).

Table 35A

Doctoral Students' Mean Net Assets by Sector and Marital Status

	CUNY	SUNY	Independent
Married	$8,384	$5,775	$6,980
Single	2,162	1,877	4,111
Sector Average	$5,456	$4,098	$5,654

Table 35B

Master's Students Mean Net Assets by Sector and Marital Status

	CUNY	SUNY	Independent
Married	$4,859	$3,758	$6,631
Single	1,569	1,516	2,491
Sector Average	$2,972	$2,530	$4,183

Savings are an important source of financing graduate education.

A significantly higher percentage of master's students sampled, 61.6%, used savings to finance their 1974-75 academic year than doctoral students, 51.9%. Among those students who did actually use their savings for educational purposes, the mean for doctoral students was higher than for master's respondents. Independent university students spent more savings on education than the other sector respondents (Table 36).

Table 36

Total Mean Savings Actually Used and Percentage of Students Using Savings for 1974-75 Academic Year By Graduate Level

	CUNY		SUNY		Independent		Total	
Students	% Stds. Using	Mean Amount	% Stds. Using	Mean Amount	% Stds. Using	Mean Amount	% Stds. Using	Mean Amount
Doctoral	52.2%	$1,715	51.5%	$1,449	52.1%	$1,763	51.9%	$1,675
Master's	61.5	1,214	59.2	1,034	63.3	1,582	61.6	1,338

Married students use more savings than single students for educational expenses.

Those married doctoral students who actually used their savings spent an average of $250 more than married master's students. Single doctoral respondents, meanwhile, spent $200 more than single master's students (Table 37). See Appendix F, Tables F-13A, F-14A, F-13B and F-14B.

Table 37

Total Mean Graduate Savings Used by Marital Status
For 1974-75 Academic Year
Users of Savings Only

Graduate Level	Married		Single	
	% of Users	Mean Amount	% of Users	Mean Amount
Doctoral	52.6%	$2,002	51.1%	$1,252
Master's	56.6	1,740	65.3	1,081

E. Neither Parental Contributions Nor Funds from Other Sources are Significant Factors in Financing Graduate Education.

Most graduate students sampled are emancipated from their parents (see Tables 9-A, 9-B). Master's students received more parental support than doctoral respondents. Nearly 25% of the master's students and 15% of the doctoral respondents actually received parental support (Table 38). See Appendix F, Tables F-13A, F-13B, F-14A and F-14B.

Table 38

Mean Amounts of Parental Support Received by Graduate Students
Actual Receivers Only

Graduate Level	CUNY		SUNY		Independent	
	% of Recipients	Mean Amounts	% of Recipients	Mean Amount	% of Recipients	Mean Amount
Doctoral	13.2%	$1,313	12.3%	$ 977	15.8%	$1,327
Master's	24.0	1,790	22.9	1,211	26.4	2,396

Reported graduate education costs exceed resources for many students.

Many doctoral and master's respondents sampled reported educational costs greater than the resources available for the 1974-75 academic year. Master's respondents generally indicated a greater gap between resources and costs than doctoral students. These differences are probably the result of students overestimating their costs.

F. Financing Patterns of Doctoral Students by Year of Study.

Within CUNY, the mean amounts of grants and earnings increased by each year of study, with grants reaching a maximum for fourth year students. As grant awards declined, work became more important. Average loans dropped sharply among fourth and fifth year students but rose again for sixth year students.

Among SUNY doctoral students, grant and work amounts reached their maximums for fourth year students. Fifth and sixth year students showed declines in both grants and earnings. Fifth and sixth year SUNY doctoral students borrowed far less than students in prior years of study.

Independent university students in their second and third years of study received the largest grant amounts. Among students beyond the third year, work amounts increased. There were no significant changes in average loans according to year of study. See Appendix H, Table H-1.

G. Patterns of Financing by Academic Program Area.

This analysis was done to determine if there were any differences in financing patterns among students enrolled in the different academic disciplines. The average total costs, grants, loans and earnings were determined for twenty-one major subject areas by level and sector. Generally, only the areas in which 5% or more of the students were enrolled are discussed because of sample size.

There are few consistent differences in financing patterns by major program areas.

At the doctoral level, only students in the biological sciences, foreign languages and physical sciences received mean grants which were above the average for all program areas. Mean grant amounts for students enrolled in biological sciences and foreign languages were consistently higher across all three sectors while the average awards for the physical sciences were above average only within the independent sector. Doctoral students in letters and education had mean total grants which were lower than the overall mean. Master's students in the social sciences and health professions received higher than average grants. This was a discernable pattern in all sectors for the health professions and within CUNY and SUNY for the social sciences. Average total grants to master's students enrolled in psychology and education were lower than the overall means in all sectors. See Appendix F, Tables F-15A through F-17A and F-15B through F-17B for average total costs, grants, loans and earnings by major subject areas.

Section V

POTENTIAL FELLOWSHIP WINNERS

In order to test the possible impact of the fellowship program recommended by the Board of Regents, potential New York State fellowship winners were selected from among the students in the sample in order to determine their characteristics and financing patterns. Under the proposed program, fellowships would be awarded to approximately the top 25% of the New York State residents entering doctoral study. The selection was made by first developing an index of student quality for those students who resided in New York State at the completion of their undergraduate work. Undergraduate grade point average (GPA) and Graduate Record Examination (GRE) scores were weighted equally and an index of "quality" was constructed. Although this index was used for the purposes of this study, it is not meant to imply that the same index would be used in making awards under the proposed program.

Approximately 46% of the sample or 900 students reported New York State residence status at the time of completing their undergraduate work. Those students whose quality index was greater than 1,350 were selected as potential fellowship winners. There were 223 respondents who fell into this category. This represents approximately 25% of the respondents in the sample who were residents upon completing their baccalaureate degree, and approximates the percentage of New York State residents who would receive fellowships under the proposed program.

The percentage of potential fellowship winners is not significantly different among sectors.

In total, 11.3% of the students were potential winners (Table 39). At SUNY the number of winners was proportionate to the enrollment while at the independent universities the proportion of winners to enrollment was slightly higher and at CUNY the proportion was slightly lower. As one of the requirements for the fellowship would be New York State residency the percentage of winners at an institution or sector was related to the percentage of New York State residents enrolled, as well as to the quality of the students. Under the measure of quality used for this analysis, it appeared that prestigious institutions would not enroll disproportionately high numbers of fellowship winners because they enroll more out-of-state students.

Table 39

Distribution of Potential Fellowship Winners by Sector

Sector	Total Students	N.Y.S. residents upon completion of undergraduate work	Number of potential winners	Winners as % of eligible students	Winners as % of total students
CUNY	272	180	26	14.4%	9.6%
SUNY	502	219	53	24.2	10.6
Private	1,186	501	144	28.7	12.1
Total	1,960	900	223	24.7%	11.3%

Potential fellowship winners do not receive more funding through grants than other doctoral students.

Potential fellowship winners financed educational costs in ways similar to all doctoral students in the sample. Potential winners at CUNY borrowed more and worked less than non-winners. At SUNY the potential winners borrowed less and worked less. At independent universities the difference in funding was that potential fellowship winners received 29% more in grants than non-winners, and worked less. However, the winners tended to enroll in higher cost programs. Table 40 summarizes the financing patterns of the potential fellowship winners.

Table 40

Mean Amount of Major Resources For
Potential Fellowship Winners and Non-Winners

	Total Grants		Total Loans		Total Work	
Sector	Winners	Non-Winners	Winners	Non-Winners	Winners	Non-Winners
CUNY	$1,281	$1,242	$275	$249	$3,932	$4,582
SUNY	2,147	2,387	231	261	3,029	3,829
Independent	3,384	2,629	474	474	3,419	4,027

The percentage of potential fellowship winners differs by major subject area.

Among students in certain areas of study there clearly was a higher percentage of potential fellowship winners than among students from other areas. Among students studying mathematics, computer science, engineering and letters there was a larger percentage of potential fellowship winners. Students in education, physical sciences, and social sciences did not do as well in the simulated competition. However, the number of potential winners also depended on the number of students enrolled in a particular area of study. The most potential fellowship winners were in social sciences, followed by psychology, letters and biological sciences (see Table 41).

The largest percentage of fellowship winners and non-winners indicated college teaching as their anticipated employment preference.

Nearly 69% of all fellowship winners and 60.5% of the non-winners wanted to teach college. The next most preferred employment areas for both winners and non-winners were public service and private industry (see Table 42).

Table 41

DISTRIBUTION OF POTENTIAL FELLOWSHIP WINNERS BY MAJOR AREA OF STUDY

Major Area	Total Students	N.Y.S. residents upon completion of undergrad. work	Number of potential winners	% of N.Y.S. residents
Agriculture	35	5	4	80.0%
Area Studies	12	6	3	50.0
Architecture	5	1	-0-	-0-
Biological Sciences	184	86	21	24.0
Business	53	12	1	8.0
Communications	13	4	-0-	-0-
Computer Sciences	33	14	5	36.0
Education	150	84	6	7.0
Fine Arts	59	26	6	23.0
Foreign Languages	44	22	7	32.0
Health Professions	46	21	2	10.0
Home Economics	9	2	-0-	-0-
Letters	188	95	31	33.0
Mathematics	67	25	13	52.0
Physical Sciences	204	85	20	24.0
Psychology	251	136	35	26.0
Public Affairs	29	9	1	11.0
Social Sciences	316	154	40	26.0
Interdisciplinary Studies	25	11	-0-	-0-
Engineering	89	29	10	34.0
Other	55	27	6	22.0
Total	1,867	854	211	24.7%

Table 42

Fellowship Winners by Anticipated Employment

Expected Employment	Winners N	Winners % of Total	Non Winners N	Non Winners % of Total
Further Study	11	5.7%	45	7.4
Elem. or Secondary Teaching	2	1.0	16	2.6
Teach College	133	68.6	367	60.5
Public Service	14	7.2	64	10.5
Non-Profit Institution	13	6.7	47	7.7
Self-Employed	6	3.1	15	2.5
Private Industry	15	7.7	52	8.6
Military Service	-	-	1	.2
Total	194	100.0%	607	100.0%

Section VI

MALE AND FEMALE GRADUATE STUDENTS

In recent years, interest has been generated in the role of women in our society. There is concern that qualified women will be denied access to leadership positions in business, government and industry because they lack the proper educational background. Many have argued that women have greater difficulty than males in completing graduate programs because of insufficient financial resources. The data in this section were analyzed to determine what differences exist between currently enrolled male and female graduate students. Comparisons were made between the sexes with respect to demographic characteristics, career objectives, graduate education costs and financing patterns.

I. Demographic Information

A. Marital Status.

More than half of the female graduate students are single.

Among female graduate students, 53.8% were not married (see Table 43).

Table 43

Marital Status of Female Graduate Students

Graduate Level	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Doctoral								
Married	67	51.1%	79	49.4%	184	44.3%	330	46.7%
Single	64	48.9	81	50.6	231	55.7	376	53.3
Master								
Married	47	40.5	129	43.0	76	54.7	252	45.4
Single	69	59.5	171	57.0	63	45.3	303	54.6

More than half of the male graduate students are married.

Nearly 53% of the male graduate students were married. At the doctoral level, the percentage was 59.7% while for master's students it was 43.9% (see Table 44). The only significant difference between male and female students was at the doctoral level. Among doctoral students, 53.3% of the female students were single while 59.7% of the male students were married.

Table 44

Marital Status of Male Graduate Students

Graduate Level	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Doctoral								
Married	76	54.7%	210	60.7%	458	60.1%	744	59.7%
Single	63	45.3	136	39.3	304	39.9	503	40.3
Master								
Married	45	45.5	178	46.8	212	41.4	435	43.9
Single	54	54.5	202	53.2	300	58.6	556	56.1

B. Baccalaureate Education.

There are no major differences in grade point averages and Graduate Record Examination (GRE) scores between female and male graduate students.

Females at both graduate levels had slightly higher undergraduate grade point averages and lower GRE scores than male students (see Table 45).

Table 45

Mean Grade Point Averages and GRE Scores for Graduate Students
By Sex

	CUNY		SUNY		Independent		Total	
Grad. Level	GPA	GRE	GPA	GRE	GPA	GRE	GPA	GRE
Doctoral Level								
Female	3.3 (121)*	1,233 (68)	3.2 (140)	1,231 (86)	3.2 (392)	1,261 (224)	3.22	1,249
Male	3.1 (122)	1,243 (68)	3.1 (271)	1,282 (178)	3.2 (643)	1,312 (337)	3.16	1,295
Master's Level								
Female	3.3 (112)	1,255 (56)	3.2 (289)	1,126 (156)	3.1 (425)	1,167 (178)	3.16	1,163
Male	3.0 (94)	1,145 (37)	3.1 (360)	1,202 (173)	3.1 (447)	1,206 (190)	3.09	1,199

*Figures in parentheses are the total number of students.

II. Career Objectives of Male and Female Students

There are negligible differences between male and female employment preferences.

Among doctoral students, more females than males wanted to teach college and work for non-profit institutions. A higher percentage of males intended to enter private industry. There were no major differences in preferences for the remaining employment areas. A greater percentage of female master's students than males wanted to teach elementary-secondary school, work in public service and non-profit institutions. Males, on the other hand, preferred further study activities and private industry. See Appendix I, Tables I-1A and I-1B.

Female graduate students have lower earning expectations than their male counterparts.

The anticipated employment areas accounted primarily for the income differences between the sexes rather than males having higher income expectations. At the doctoral level, further study was the only area of expected activity where females had a higher average expected annual earning, $13,207, compared to $11,986 for male doctoral candidates. At the master's level, many of the females selected the lower paying field of elementary or secondary teaching while males chose the higher income area of private industry. See Appendix I, Tables I-2A, I-2B, I-3A and I-3B.

III. Graduate Education Costs

Female and male graduate students have similar average total costs of attendance.

Female graduate students had total costs which exceeded those of males by an average of $300 during 1974-75 academic year. The difference in total costs was exclusively with non-tuition expenses as tuition costs were similar (Table 46). See Appendix I, Tables I-4A and I-4B for average tuition and non-tuition costs by sex, sector and graduate level.

Table 46

Female and Male Graduate Students Average
Total Cost of Attendance 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Female	$8,065	$6,721	$8,415
Male	7,466	7,059	8,105
Total	$7,757	$6,952	$8,214
Masters Students			
Female	$6,493	$5,951	$7,854
Male	6,136	5,798	7,432
Total	$6,329	$5,866	$7,627

IV. Financing Patterns

To determine if there are major differences in how male and female graduate students finance their educational costs, data were analyzed on the grant, loan and work sources used by male and female students in each of the three sectors. Data were also compared on the average cost of attendance and the assets of male and female students.

A. Work.

Female doctoral and master's students across sectors utilize more total work earnings for educational costs than male students although differences are minimal (see Tables 47A and 47B).

Table 47A

Doctoral Students Mean Total Grants, Loans and Work by Sector and Sex

Total Resources	CUNY Female (131 Cases)	CUNY Male (139 Cases)	SUNY Female (161 Cases)	SUNY Male (346 Cases)	Independent Female (415 Cases)	Independent Male (763 Cases)
Grants	$ 881	$1,710	$2,457	$2,349	$2,852	$3,097
Work	4,799	4,123	3,269	3,164	3,501	3,479
Loans	360	329	200	211	457	414
Totals	$6,040	$6,162	$5,926	$5,724	$6,810	$6,990

Table 47B

Master's Students Mean Total Grants, Loans and Work by Sector and Sex

Total Resources	CUNY Female (117 Cases)	CUNY Male (99 Cases)	SUNY Female (301 Cases)	SUNY Male (380 Cases)	Independent Female (442 Cases)	Independent Male (512 Cases)
Grants	$ 377	$ 586	$1,262	$1,621	$1,641	$1,943
Work	2,054	1,979	2,714	2,772	2,610	2,143
Loans	570	455	557	528	896	742
Totals	$3,001	$3,020	$4,533	$4,921	$5,147	$4,828

B. Grants.

Male graduate students generally acquired greater mean grant amounts than females during the 1974-75 academic year.

The largest difference occurred within the CUNY sector where male doctoral students ($1,710) received nearly twice the amount of females ($881) (Table 47A). Male doctoral students at CUNY received higher total mean amounts of veterans' administration benefits ($63-male, $19-female), institutional fellowships ($724-male, $283-female), federal fellowships ($184-male, $108-female) and tuition waivers ($171-male, $118-female) than females. The major reason for the disparity in total grants was the difference in institutional fellowships. Male master's respondents at CUNY ($586) received 55% higher mean grant awards than female students ($377) (Table 47B). The major difference between sexes was in the mean veterans' administration benefits received ($210-male, $0-female). Only female doctoral students within SUNY received higher mean grants ($2,457) than males ($2,349). Male master's students at SUNY received higher total mean grants ($1,621) than females ($1,262). Males received larger mean veterans' administration benefits ($353-male, $37-female) and tuition waivers ($607-male, $463-female) than females. The same trend occurred at both graduate levels within the independent sector. The means included all students whether or not they received grants. See Appendix I, Tables I-5A through I-10A and I-5B through I-10B for summary of mean grant, loan and work sources by sex, sector, and graduate level.

The primary reason that male graduate students showed larger mean grant awards than females was because they received more veterans' administration benefits.

C. Borrowing Patterns.

1. Borrowing for the 1974-75 Academic Year.

A similar percentage of males and females borrow to finance their graduate studies.

For the 1974-75 academic year, 16.7% of the female doctoral students and 16.0% of the male doctoral students used loans. At the master's level, 31.7% of the females and 30.0% of the males borrowed money to help finance academic costs (Table 48).

Table 48

Borrowing Rate and Mean Loans for Graduate Students for 1974-75 Academic Year by Sector, Sex And Graduate Level (Borrowers Only)

	DOCTORAL				MASTER'S			
	Female		Male		Female		Male	
	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan	% Who Borrowed	Mean Loan
CUNY	16.8%	$2,144 (22)*	14.4%	$2,285 (20)	26.7%	$2,150 (31)	25.3%	$1,802 (25)
SUNY	10.0	2,014 (16)	12.4	1,697 (43)	29.7	1,885 (89)	28.9	1,823 (110)
Independent	19.3	2,369 (80)	17.8	2,322 (136)	34.5	2,604 (152)	31.1	2,389 (159)
Totals	16.7%	$2,279 (118)	16.0%	$2,183 (199)	31.7%	$2,317 (272)	30.0%	$2,127 (294)

*Figure in parentheses is the total number of students.

Male and female borrowers took out loans for similar amounts.

The mean loan for those female doctoral students who borrowed in the 1974-75 academic year was $2,279 whereas males borrowed $2,183. The average actual loan for female master's students was $2,317 and for male students it was $2,127 (Table 48).

2. Total Idebtedness for Undergraduate and Graduate Study.

Mean total indebtedness for male and female graduate students is similar.

Actual male borrowers, at the doctoral and master's level, had total debts which were marginally higher than female students. A higher percentage of the male students at both the doctoral and master's levels were in debt (Table 49).

Table 49

Actual Male and Female Indebtedness For Graduate and Undergraduate Work
(Borrowers Only)

Graduate Level	Mean Total Indebtedness	Current Indebtedness For Undergrad. Work	Indebtedness For Graduate Work
Female Doctoral Students	$3,318 (41.2%)*	$2,029 (21.4%)	$3,295 (28.3%)
Male Doctoral Students	3,405 (45.1)	2,525 (27.4)	2,993 (28.2)
Female Master's Students	3,168 (50.1)	2,329 (31.3)	2,407 (35.7)
Male Master's Students	3,456 (54.4)	2,698 (36.0)	2,570 (35.3)

*Figures in parentheses are borrowers as a percentage of total students by type.

a. Indebtedness for Graduate Work.

Male and female indebtedness for graduate work is similar.

The mean borrowed by female doctoral students who took out loans was $3,295 compared to $2,993 for male doctoral students. Female master's students who borrowed used a mean loan of $2,407 while male students obtained an average loan of $2,570. The percentages of male and female students who were in debt for graduate work were virtually identical (Table 49).

b. Indebtedness for Undergraduate Work.

Male graduate students borrowed more for undergraduate work than females.

The mean borrowed by female doctoral students who took out loans was $2,029 compared to $2,525 for male doctoral students. Female master's students who borrowed had an average loan of $2,329 while male master's students used a mean loan of $2,698. Not only did male students borrow more, but more of them borrowed. The higher rate of borrowing and the larger loans accounted for the difference in total indebtedness (Table 49).

D. Assets.

There is a difference in the average assets between male and female graduate students.

Female graduate students who had assets possessed an average of $1,300 more than males. However, a higher percentage of male students had assets. The largest discrepancy between the sexes in terms of average assets was within the SUNY sector where average assets of females exceeded those of males by $2,250 (Table 50).

Table 50

Graduate Students Mean Net Assets by Sex and Sector
(Reporters of Assets Only)

	CUNY	SUNY	Independent
Female Graduate Students	$6,808 (69.4%)	$6,021 (66.0%)	$7,508 (68.5%)
Male Graduate Students	5,566 (70.2)	3,771 (72.0)	6,727 (72.8)

*Figures in parentheses are the number of students who had assets as a percentage of total students by type.

Section VII

MINORITY GRADUATE STUDENTS

This final section focuses on graduate students who are members of minority groups. During the past several years interest in affirmative action programs has heightened. Concomitant with this development has been concern with equal opportunity for minority groups whether it be at the college level or in the sphere of employment. The data in this section were analyzed to determine what differences exist between currently enrolled minority and other graduate students. Comparisons were made between the groups with respect to demographic characteristics, career objectives, graduate education costs, and financing patterns.

I. Demographic Information

A. Sex and Marital Status.

There is a higher percentage of males among minority students at the doctoral level.

The percentage of male doctoral students who were black, Spanish-surnamed or oriental (70.4%) was higher than the percentage of males among all doctoral respondents (63.8%). See Table 1A and Appendix J, Table J-1.

There is a higher percentage of females among minority students at the master's level.

The percentage of female master's students who were black, Spanish-surnamed or oriental (53.7%) was considerably higher than the percentage of females among all full-time female master's respondents (46.5%). See Table 1B and Appendix J, Table J-1.

The percentages of minority graduate students who are married are similar to the total graduate student sample.

Over 58.0% of the minority doctoral students were married compared to nearly 55.0% for the general doctoral population. More than 47.0% of minority master's students were married compared to 42.5% for the total master's sample. See Tables 3-A, 3-B and Appendix J, Table J-2.

B. Baccalaureate Education.

Minority graduate students, except for oriental students, have lower undergraduate grade point averages (GPA) and Graduate Record Examination (GRE) scores than the general student population.

Oriental students had higher mean grade point averages than the general population at the doctoral level (3.4 to 3.13) and the master's level (3.3 to 3.10). Their GRE scores were similar to those of the total graduate population. See Appendix J, Table J-3.

C. Enrollments by Academic Subject Area.

The academic programs which minority doctoral students enrolled in most frequently were psychology (16.2%), social sciences (15.4%), education (10.0%) and biological sciences (9.2%). At the master's level, minority students picked education (27.1%), social sciences (9.7%), business (9.0%), health professions (8.3%) and public affairs (6.9%). These preferences were similar to the total population. See Appendix J, Tables J-4A and J-4B.

II. Career Objectives

A smaller percentage of minority doctoral students intend to teach college.

Forty-eight percent of the minority doctoral students wanted to teach college after graduation. This was less than the percentage for all graduate students (63%). The next most frequently chosen employment areas for minority doctoral students were public service (21.0%) and private industry (22.0%) respectively.

The employment preferences of minority master's students are similar to the total sample of graduate students.

The intentions of minority master's students were further study (25.0%), elementary or secondary teaching (19.0%), public service (17.0%), private industry (16.0%) and teaching college (15.0%). These percentages were similar to those for the entire sample of master's students. See Tables 13-A, 13-B, 51-A and 51-B.

The earning expectations of minority students are much greater than for graduate students in general.

Minority doctoral students expected to earn an average of $22,234 upon completion of their studies while the mean expected earnings for all doctoral students was $14,351. Among master's students, minority students expected to earn an average of $23,813 while the average for all students was $13,030. The following were some of the frequently indicated areas of postgraduate study activity in which substantial differences in earning expectations occurred. The mean expected annual salary for minority doctoral students intending to teach college was $19,698 compared to $14,607 for the general population. The mean expected annual salary for those minority doctoral respondents who intended to enter public service was $28,174 whereas the average for the general population of doctoral students was $16,511. Those minority master's degree students who selected college teaching as their profession had an anticipated mean annual income of $28,091 whereas the general master's population had an average of $13,386. See Tables 14-A, 14-B, 51-A and 51-B.

Table 51-A

Expected Earnings by Planned Occupations After Graduation
for Minority Doctoral Students

Expected Employment	Black	Oriental	Spanish Surnamed
Further Study	$55,000 (2)*	$13,714 (7)	$10,000 (1)
Elem. or Secondary Teaching	13,000 (1)	15,000 (1)	-
Teach College	22,059 (17)	12,667 (12)	21,542 (24)
Public Service	28,385 (13)	33,400 (5)	22,400 (5)
Non Profit Inst.	41,714 (7)	10,667 (3)	-
Self-Employed	16,500 (2)	-	13,000 (1)
Private Industry	18,000 (1)	16,000 (8)	16,000 (1)
Military Service	-	-	-
Total	$28,140 (43)	$16,389 (36)	$20,875 (32)

*Figures in parentheses are the total number of students.

Table 51-B

Expected Earnings by Planned Occupations after Graduation
for Minority Master's Students

Expected Employment	Black	Oriental	Spanish Surnamed
Further Study	$34,125 (16)*	$26,429 (14)	$44,625 (8)
Elem. or Secondary Teaching	11,500 (12)	34,750 (4)	26,250 (12)
Teach College	28,188 (16)	35,500 (4)	12,500 (2)
Public Service	17,095 (21)	10,500 (2)	11,000 (3)
Non Profit Inst.	14,000 (4)	12,000 (1)	35,500 (4)
Self-Employed	99,000 (1)	11,000 (1)	-
Private Industry	14,700 (10)	14,545 (11)	13,000 (3)
Military Service	-	-	10,000 (1)
Total	$22,450 (80)	$23,108 (37)	$27,909 (33)

*Figures in parentheses are the total number of students.

III. Graduate Education Costs

The 1974-75 costs of attendance for minority graduate students are similar to those of the total graduate student sample.

The average total cost of attendance for minority doctoral students was $8,140 compared to a mean of $7,823 for the total sample of doctoral students. Black students reported the highest non-tuition costs ($7,150) and total costs ($8,813). Minority students at the master's level had an average total cost of attendance of $7,293 compared to $6,836 for the total sample of master's students. Black Students at this level also reported the highest average non-tuition costs ($6,301) and total costs ($8,195). See Tables 15-A, 15-B, 52-A and 52-B.

Table 52A

Total Cost of 1974-75 Attendance for Minority Doctoral Students

	Black	Oriental	Span.-Surnamed
Tuition & Fee Costs	$1,664 (52)*	$1,615 (48)	$1,685 (36)
Non Tuition Costs	7,150 (52)	5,937 (48)	6,269 (36)
Total Costs	8,813 (52)	7,552 (48)	7,954 (36)

*Figures in parentheses are the total number of students.

Table 52-B

Total Cost of 1974-75 Attendance for Minority Master's Students

	Black	Oriental	Span. Surnamed
Tuition & Fee Costs	$1,895 (83)	$1,988 (42)	$1,856 (35)
Non Tuition Costs	6,301 (83)	4,408 (42)	4,375 (35)
Total Costs	8,195 (83)	6,396 (42)	6,231 (35)

*Figures in parentheses are the total number of students

IV. Financing Patterns

A. Minority Graduate Students Use More Total Work Earnings To Meet Educational Costs Than Do Other Students.

The mean amount of earnings used by minority doctoral students to finance 1974-75 educational costs was $5,116 compared to $4,724 for other doctoral students. (Other students for this series of tables on finances refers to non-minority U.S. citizens.) See Table 53. The average work earnings used by minority master's students was $4,452 compared to $3,483 for other master's students. See Table 54A and 54B for a summary of total grants, loans and work by racial/ethnic group. For a summary of individual grant, loan and work sources by specific racial/ethnic group, sector and graduate level, see Appendix J, Tables F-5A thorugh F-13A and J-5B through J-13B.

Table 53

Total Average Earnings for 1974-75 by Racial/Ethnic Background

	CUNY		SUNY		INDEPENDENT	
	Other Students	Minority Students	Other Students	Minority Students	Other Students	Minority Students
Doctoral Students	$5,378	$6,219	$4,007	$4,660	$4,876	$4,853
Masters' Students	3,441	2,445	3,137	7,912	3,783	3,365

Table 54-A
1974-75 Mean Grant, Loan and Work Sources
for Minority Doctoral Students

	CUNY				SUNY				Independent			
	Black	Oriental	Spanish Surnamed	Total	Black	Oriental	Spanish Surnamed	Total	Black	Oriental	Spanish Surnamed	Total
Total Grants	$1,489 (11)*	$4,725 (2)	$1,988 (4)	$1,987 (17)	$2,419 (9)	$1,655 (11)	$3,960 (7)	$2,507 (27)	$4,295 (27)	$2,829 (22)	$3,605 (16)	$3,629 (65)
Total Loans	1,317 (3)	6,000 (1)	1,527 (3)	2,076 (7)	3,850 (2)	967 (3)	-0- (0)	2,120 (5)	1,571 (12)	2,215 (4)	1,986 (7)	1,809 (23)
Total Work	5,201 (10)	7,510 (4)	6,846 (8)	6,219 (22)	4,466 (8)	2,999 (12)	8,955 (5)	4,660 (25)	3,904 (18)	5,509 (23)	5,100 (8)	4,853 (49)

Table 54-B
1974-75 Mean Grant, Loan and Work Sources
for Minority Master's Students

	CUNY				SUNY				Independent			
	Black	Oriental	Spanish Surnamed	Total	Black	Oriental	Spanish Surnamed	Total	Black	Oriental	Spanish Surnamed	Total
Total Grants	$ 707 (10)*	$ 963 (4)	$ 580 (5)	$ 727 (19)	$2,477 (15)	$3,700 (8)	$3,031 (8)	$2,936 (31)	$3,015 (31)	$1,766 (14)	$2,432 (15)	$2,578 (60)
Total Loans	2,335 (10)	1,000 (1)	3,000 (3)	2,382 (14)	1,650 (9)	1,517 (3)	2,745 (4)	1,899 (16)	2,835 (24)	1,822 (9)	2,769 (7)	2,596 (40)
Total Work	3,231 (11)	1,210 (5)	1,620 (3)	2,445 (19)	11,760 (14)	1,730 (10)	9,900 (4)	7,912 (28)	3,401 (26)	3,883 (20)	1,955 (8)	3,365 (54)

*Figures in parentheses are the total number of students.

Fewer minority doctoral students receive assistantships but their mean awards are greater than for other students.

The opposite was true for minority master's students who received more assistantships than the other students but their average awards were less. See Table 55.

Table 55

Total Mean Assistantship Amounts Received and Percentage of Recipients for 1974-75 by Racial/Ethnic Background

	CUNY		SUNY		INDEPENDENT	
Graduate Level	% Who Received	Mean Amount	% Who Received	Mean Amount	% Who Received	Mean Amount
Doctoral						
Minority Students	33.0%	$5,153	54.8%	$2,885	33.3%	$2,619
Other Students	42.0	4,085	62.4	2,683	38.6	2,712
Master's						
Minority Students	8.6	1,852	45.0	2,177	20.0	2,544
Other Students	14.5	2,597	23.5	3,725	24.6	2,322

B. Grants.

Minority and other graduate students receive similar mean total grants.

The average of total grants obtained by minority doctoral students was $3,094 whereas the other students received a mean of $3,219. Minority master's students received average total grants of $2,359 while other students received an average of $2,126. See Table 56.

Table 56

Total Average Grants Received by Minority Students for 1974-75
(Recipients Only)

Students	CUNY		SUNY		INDEPENDENT	
	Other Students	Minority Students	Other Students	Minority Students	Other Students	Minority Students
Doctoral	$2,361 (51.2%)*	$1,987 (63.0%)	$2,589 (92.4%)	$2,507 (64.5%)	$3,640 (78.8%)	$3,629 (83.3%)
Master's	863 (57.2)	727 (54.3)	1,830 (75.4)	2,963 (77.5)	2,654 (62.6)	2,578 (70.6)

*Figures in parentheses are the grant recipients as a percentage of total students by type.

Minority doctoral students in the public sector receive lower mean institutional fellowship awards than do other students.

Within the public sector, CUNY and SUNY, minority doctoral students obtained substantially lower mean institutional fellowship awards than other students. Across sectors, except CUNY, fewer minority doctoral students received this type of award than other students. See Table 57.

Table 57

Total Mean Institutional Fellowship Amounts Received and Percentage of Recipients 1974-75
(Recipients Only)

Graduate Level	CUNY		SUNY		INDEPENDENT	
	% Who Received	Mean Amount	% Who Received	Mean Amount	% Who Received	Mean Amount
Doctoral						
Minority Students	14.8%	$1,541	3.2%	$ 774	10.3%	$2,063
Other Students	12.3	4,218	10.4	2,673	15.2	2,156
Master's						
Minority Students	0	0	12.5	2,192	12.9	2,036
Other Students	3.1	1,540	5.6	2,093	7.3	1,582

Minority and other graduate students receive similar tuition waivers.

There were no substantial differences in the mean tuition waiver awards received by minority and other students at either graduate level. A slightly higher percentage of other doctoral students obtained tuition waivers than did minority doctoral students. At the master's level, a larger percentage of minority students received these grants than did other students. See Table 58.

Table 58

Total Mean Tuition Waiver Amounts Received and Percentage of Recipients 1974-75 (Recipients Only)

	CUNY		SUNY		INDEPENDENT	
Graduate Level	% Who Received	Mean Amount	% Who Received	Mean Amount	% Who Received	Mean Amount
Doctoral						
Minority Students	37.0%	$ 391	77.4%	$1,303	44.9%	$2,110
Other Students	25.1	540	84.4	1,200	55.0	2,421
Masters						
Minority Students	34.2	300	62.5	1,069	23.5	2,104
Other Students	25.8	366	49.9	1,011	32.1	2,085

C. Borrowing Patterns.

For the 1974-75 academic year, minority graduate students within the public sector borrowed more than other graduate students.

Minority doctoral students at CUNY ($2,076 to $1,799) and SUNY ($2,120 to $1,780) utilized greater mean loans than other students.

This pattern continued for minority master's students at CUNY ($2,382 to $1,681). See Table 59.

Table 59

Total Mean Loans Used For 1974-75
(Borrowers Only)

Students	CUNY		SUNY		INDEPENDENT	
	Other Students	Minority Students	Other Students	Minority Students	Other Students	Minority Students
Doctoral	$1,799 (13.3%)*	$2,076 (25.9%)	$1,780 (11.0%)	$2,120 (16.1%)	$2,438 (19.2%)	$1,809 (29.5%)
Master's	1,681 (23.3)	2,382 (40.0)	1,858 (30.0)	1,899 (40.0)	2,478 (33.5)	2,596 (47.1)

*Figures in parentheses are the loan borrowers as a percentage of total students by type.

APPENDIX A

SAMPLE DESIGN, RESPONSE RATE AND VALIDITY OF SAMPLE

APPENDIX A

SAMPLE DESIGN, RESPONSE RATE AND VALIDITY OF SAMPLE

Sample Design

The population was defined as all full-time doctoral and master's degree students, regardless of state residence, who were enrolled in New York institutions as of December 1974. Enrollment stability was assumed, and the Fall 1973 enrollment figures were used in constructing the sample (see Tables A-1 and A-2). The population excluded students enrolled in medical, legal or theological programs. A sample of 4,930 doctoral students was drawn. These students were drawn from the public and private institutiors (12) that each enrolled more than two percent of the total number of doctoral degree students. These institutions enroll about 90 percent of the doctoral students in the State of New York. The sample was drawn in such a manner that each student had a probability of being chosen of about .31. The sampling design was a stratified disproportionate two-stage cluster with unequal sampling rates in the second stage. This technique is a self-weighting one which yields unbiased (from sampling) or very slightly biased data. Hence, no corrections were made in order to estimate population parameters. The sample selection of students per institution is weighted by strata depending upon what proportion of students are included in each stratum.

The sample of master's degree students was also drawn by a disproportionate two-stage cluster technique with unequal sampling rates in the second stage (sample size 5,010). This procedure yielded a probability of .273 for each student included in the sample. The sampled institutions included the 15 doctoral institutions plus an additional 15 institutions which were randomly selected within stratam. The sampling rate per institution again was different in each stratum depending on the proportion of students in that stratum in relation to the total population.

Participating institutions were asked to randomly sample the full-time graduate students and forward the addresses of the students to the State Education Department. The mailing of the questionnaire was performed in February 1975 and a follow-up mailing was made in March 1975.

Validity of Sample

The total number of Graduate Student Financing forms returned was broken down by sector, and the sample sectors were compared to population enrollments for the Fall of 1974 using a chi square goodness of fit test. The populations of graduate students enrolled as well as the sample sizes appear in Tables A-3 and A-4. Table A-3 represents the full-time doctoral students and Table A-4 refers to full-time master's students. $x^2 4 = 3.90$* for the graduate student sample, and $x^2 4 = 263.15$ for the master's students. Inspection of Table A-4 shows a disparity in percentages for the full-time master's SUNY students. The percentage of all sample forms returned is 39.4% for the SUNY sample while 21.0% of all full-time master's students attend SUNY campuses.

* $x^2 = 3.90$, df = 4, $p > .05$; $x^2 = 263.15$, df = 4, $p < .01$.

Appendix A
Table A-1
Institutions Included in the Study of Financing Patterns
of Full-Time Doctoral Students

Institution	Fall 1973 Full-Time Enrollment	Sample Size Per Institution	No. of Usable Responses from Full-Time Students	Non-Usable Responses*	Total Returns as Percent of Total Sample
C.U.N.Y. Grad. Center	1971	760	272	89	47.5%
C.U.N.Y. Sub Totals		760	272	89	47.5%
S.U.N.Y. Albany	602	230	123	31	67.0
S.U.N.Y. Binghamton	680	260	65	46	42.7
S.U.N.Y. Buffalo	1,110	430	135	89	52.1
S.U.N.Y. Stony Brook	1,289	490	137	97	47.8
S.U.N.Y. Buf. Health Science Center	279	110	11	1	10.9
S.U.N.Y. Stony Brook Health Science Center	-0-	-0-	3+	-0-	-0-
S.U.C. Brockport	-0-	-0-	-0-	-0-	-0-
S.U.C. Cortland	-0-	-0-	3+	1	-0-
S.U.C. Geneseo	-0-	-0-	-0-	-0-	-0-
S.U.C. New Paltz	-0-	-0-	-0-	1	-0-
S.U.C. Oneonta	-0-	-0-	-0-	-0-	-0-
Cornell Statutory Colleges	652	220	25	53	28.6
S.U.N.Y. Sub Totals	4,522	1,740	502	319	47.2%
Bank St. Col. of Ed.	-0-	-0-	1+	-0-	-0-
Columbia University	2,960	750	356	45	54.9
Columbia Teachers Col.	1,138	290	69	82	52.1
Cornell	1,662	420	289	61	83.3
Fordham University	424	110	39	24	57.3

Appendix A
Table A-1 (continued)

Institution	Fall 1973 Full-Time Enrollment	Sample Size Per Institution	No. of Usable Responses From Full-Time Students	Non-Usable Responses*	Total Returns as Percent of Total Sample
Hofstra University	119	30	16	6	73.3%
L.I.U. Brooklyn	-0-	-0-	2	-0-	-0-
N.Y.U.	1,118	280	141	30	61.1
Pace	-0-	-0-	1+	-0-	-0-
R.P.I.	104	30	25	4	96.7
R.I.T.	-0-	-0-	-0-	-0-	-0-
St. John's University	-0-	-0-	8+	1	-0-
Polytech, Inst. of N.Y.	146	40	24	1	62.5
Syracuse University	876	220	100	24	56.4
Univ. of Rochester	1,019	260	115	32	56.5
Private Sub Totals	9,566	2,430	1,186	310	61.6%
Totals	16,059	4,930	1,960	718	54.3%

*Non-Usable responses include those from students who were studying part-time and from students who did not indicate whether they were doctoral or masters degree students. Responses that did not indicate level of study were distributed proportionately to the responses that did indicate level of study.

+Students have changed graduate programs.

Appendix A
Table A-2
Institutions Included in the Study of Financing Patterns
of Full-Time Master's Students

Institution	Fall 1973 Full-Time Enrollment	Sample Size Per Institution	No. of Usable Responses From Full-Time Students	Non-Usable Responses*	Total Returns as Percent of Total Sample
C.U.N.Y. Baruch College	931	180	55	12	37.2%
C.U.N.Y. C.C.N.Y.	333	220	75	20	43.2
C.U.N.Y. Queens College	353	230	89	16	45.7
C.U.N.Y. Sub Totals	1,617	630	219	48	42.4%
S.U.N.Y. Albany	1,270	500	196	73	53.8
S.U.N.Y. Binghamton	243	100	87	-0-	87.0
S.U.N.Y. Buffalo	1,009	400	68	98	41.5
S.U.N.Y. Stony Brook	141	60	52	5	95.0
S.U.N.Y. Buf. Health Science Center	146	60	8	1	15.0
S.U.N.Y. Stony Brook Health Science Center	150	60	45	14	98.3
S.U.C. Brockport	123	50	23	3	52.0
S.U.C. Cortland	148	60	35	8	71.7
S.U.C. Geneseo	195	80	45	7	65.0
S.U.C. New Paltz	168	70	42	23	92.9
S.U.C. Oneonta	114	50	28	12	80.0
Cornell Statutory Colleges	725	290	44	38	28.3
S.U.N.Y. Sub Totals	4,432	1,780	674	282	53.7%
Bank St. Col. of Ed.	177	40	17	-0-	42.5
Columbia University	2,535	530	139	22	30.4
Columbia Teachers Col.	842	180	82	20	56.7
Cornell	930	200	175	15	95.0
Fordham University	724	150	43	21	42.7

Appendix A
Table A-2 (continued)

Institution	Fall 1973 Full-Time Enrollment	Sample Size Per Institution	No. of Usable Responses From Full-Time Students	Non-Usable Responses*	Total Returns as Percent of Total Sample
Hofstra University	311	70	15	10	35.7%
L.I.U. Brooklyn	356	70	14	10	34.3
N.Y.U.	2,825	600	149	53	33.7
Pace Westchester	111	20	12	1	65.0
R.P.I.	415	90	39	8	52.2
R.I.T.	167	40	19	5	60.0
St. John's University	624	130	49	16	50.0
Polytech, Inst. of N.Y.	293	60	16	-0-	26.7
Syracuse University	1,579	330	167	44	63.9
Univ. of Rochester	414	90	22	20	46.7
Private Sub Total	12,303	2,600	958	245	46.3%
Totals	18,352	5,010	1,851	575	48.4%

*Non-Usable responses include those from students who were studying part-time and from students who did not indicate whether they were doctoral or masters degree students. Responses that did not indicate level of study were distributed proportionately to the responses that did indicate level of study.

Table A-3

Sample Validity Table for Full-Time Doctoral Students

	Responses		Fall 1974 Population	
CUNY	361*	13.5%**	2,116	15.2%
SUNY	821	30.5%	4,274	30.7
Independent	1,496	55.8	7,556	54.2
Total	2,678	100.0%	13,943	100.0%

*These numbers refer to the number of Graduate Student Financing forms returned for the sample and the total number of students enrolled by sector.

**These numbers refer to percentages for the sample and population by sector.

Table A-4

Sample Validity Table for Full-Time Master's Students

	Responses		Population	
CUNY	267*	11.0%**	2,259	10.2%
SUNY	956	39.4	4,800	21.8
Independent	1,203	49.5	15,004	68.0
Total	2,426	100.0%	22,054	100.0%

*These numbers refer to the number of Graduate Student Financing forms returned for the sample and the total number of students enrolled by sector.

**These numbers refer to percentages for the sample and population by sector.

APPENDIX B

QUESTIONNAIRE USED FOR THE STUDY

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Graduate Student Financing Study
99 Washington Avenue
Albany, New York 12230

A. Student Information

1. Age ☐☐

2. Female ☐ (1)
Male ☐ (2)

3. Racial or ethnic background:

Black ☐ (1)
American Indian ☐ (2)
Oriental ☐ (3)
Spanish surnamed American ☐ (4)
Other ☐ (5)

4. a) Are you a citizen or permanent resident of the U.S.? Yes ☐ (1) No ☐ (2)

b) Are you a legal resident of New York State? Yes ☐ (1) No ☐ (2)

5. Marital Status: Married ☐ (1) Single (Include divorced or widowed) ☐ (2)

6. Number of children by age: Under 5____ 5-18____ Over 18____

7. Does your spouse: a) attend undergraduate school
full-time ☐ (1)
part-time ☐ (2)
b) attend graduate school
full-time ☐ (1)
part-time ☐ (2)
c) Work full-time ☐ (1)
Work part-time ☐ (2)

8. Number of brothers and sisters____ How many are full-time college students?____

9. Do you live at your parents' residence? Yes ☐ (1) No ☐ (2)

9. a) If not, when was the last year you lived at your parents' residence for more than two weeks duration? 19☐☐

9. b) When was the last year your parents claimed you as an exemption for income tax purposes? (estimate if not sure) 19☐☐

9. c) When was the last year your parents provided more than $600 in assistance to you? (estimate if not sure) 19☐☐

10. Do your parents: a) live in the U.S.? Yes ☐ (1) No ☐ (2)

b) live in N.Y. State Yes ☐ (1) No ☐ (2)

B. Educational Status

1. Institution now attending:_____

2. Enrollment status (Full-time means 12 credit hours or the equivalent, including work on dissertation or thesis or other related work).

Fall 1974 Full-time ☐ (1)
Part-time ☐ (2)
Not enrolled ☐ (3)
Spring 1975 Full-time ☐ (4)
Part-time ☐ (5)
Not enrolled ☐ (6)

3. Year in which you began full-time study for current program? 19 ☐☐

4. Year of full-time graduate study for current program (as of spring 1975)

First ☐ (1) Third ☐ (3) Fifth ☐ (5)
Second ☐ (2) Fourth ☐ (4) Sixth or subsequent ☐ (6)

5. Answer this question only if you began your current program this academic year. If you had not been accepted by your current institution, which other institution accepted you and would have been your second choice?

a. Institution _____
b. Into which program were you accepted by the above institution? (see code below)* ☐☐
c. What financial aid offer was made by the above institution? (whole dollar amounts) If none enter -0-

Grant aid (incl. Fellowship, waiver, scholarship, etc.).....$_____

Assistantship or other work (not including tuition waiver).....$_____

Loans.....$_____

6. Past and Present Degrees, Years, Majors, Type and Location of Institutions

	Degree (B.A., M.P.A. Ph.D. etc.)	Year Degree Conferred or Expected	Major Subject** (see code)	Type of Institution		Location of Institution		Did you Change Institution From the Previous One	
				Pub.	Priv.	In N.Y.	Outside N.Y.	Yes	No
First Degree	☐☐☐	19☐☐	☐☐	☐(1)	☐(2)	☐(1)	☐(2)	N.A.	N.A.
Second Degree	☐☐☐	19☐☐	☐☐	☐(1)	☐(2)	☐(1)	☐(2)	☐(1)	☐(2)
Third Degree	☐☐☐	19☐☐	☐☐	☐(1)	☐(2)	☐(1)	☐(2)	☐(1)	☐(2)
Current Program	☐☐☐	19☐☐	☐☐	N.A.	N.A.	N.A.	N.A.	☐(1)	☐(2)

*Major Subject or Specialization Code

01 Agriculture & Nat Resources
02 Arch. & Environmental Design
03 Area Studies
04 Biological Sciences
05 Business and Management
06 Communications
07 Computer & Info. Sciences
08 Education
09 Engineering
10 Fine & Applied Arts
11 Foreign Languages
12 Health Professions
13 Home Economics
14 Law
15 Letters
16 Library Science
17 Mathematics
18 Military Sciences
19 Physical Sciences
20 Psychology
21 Public Affairs & Services
22 Social Sciences
23 Theology
24 Interdisciplinary Studies
25 Other (please write in)

7. What was your undergraduate grade point average? (convert to 4.0 scale) ☐☐

8. What awards or honors did you receive upon completion of your undergraduate work?

a._____ b._____

9. Were you a legal resident of New York State at the time you completed undergraduate study? Yes ☐ (1) No ☐ (2)

10. What was your score on the:

a. Graduate Record Examination (combined score) ☐☐☐☐

b. Miller Analogies test ☐☐☐

c. Other (specify)_____ ☐☐☐☐

11. What do you expect to do upon completion of your current program? (check one)

Further study	☐ (1)	Self Employment	☐ (6)
Teach (elementary or secondary)	☐ (2)	Private Industry	☐ (7)
Teach (post-secondary)	☐ (3)	Military Service	☐ (8)
Other public service	☐ (4)	Undecided	☐ (9)
Private non-profit inst. or agency	☐ (5)		

12. How much do you expect to earn (on annual basis) upon graduation? $_____

13. Did you work full-time during the period between undergraduate and graduate study?

Yes ☐ (1) No ☐ (2) If yes, how many months_____

14. What was the highest salary (on a monthly basis) that you earned during this period of full-time work? $_____

C. Income and Assets of Parents of Student (Please estimate)

1. 1974 Annual income from all taxable and non taxable sources:

$0 - 5,000	☐ (1)	$15,001 - 20,000	☐ (4)
$5,001 - 10,000	☐ (2)	$20,001 - 25,000	☐ (5)
$10,001 - 15,000	☐ (3)	over $25,000	☐ (6)

2. Do your parents own a home? Yes ☐ (1) No ☐ (2)

D. Financial Information on Student and Spouse

1. Do you own your own home? Yes ☐ (1) No ☐ (2)

2. How many cars do you own? (if none enter -0-) _____

3. Estimated net value of other assets such as bank accounts, other investments, value of other real estate and the value of a business or farm less outstanding debt and liens against these assets. Do Not include the value of cars, jewelry, furniture or other items normally considered as personal property.....$_____

4. How much did you and your spouse owe in educational loans at the time of completing undergraduate work?..... (you)$_____

(spouse)$_____

5. How much do you now owe in educational loans for undergraduate work?
(you)$_____

(spouse)$_____

6. How much do you now owe in educational loans for graduate work including loans taken out for the 1974-75 academic year.....(you)$_____

(spouse)$_____

E. Cost of attendance for 1974-75 academic year (do not include summer)

1. Your tuition and fees (before waivers).....$_____
2. Your books and supplies.....$_____
3. Spouse's tuition, fees, books and supplies.....$_____
4. Rent (or mortgage).....$_____
5. Food.....$_____
6. Utilities.....$_____
7. Medical expenses (including insurance).....$_____
8. Car payments (including insurance).....$_____
9. Child care.....$_____
10. Clothing.....$_____
11. Personal (including life insurance) and recreational expenses.....$_____
12. Loan payments.....$_____
13. Other expenses.....$_____

F. Resource Data

Report (in whole dollars) the amounts to be used to finance expenses for you (and your spouse) during the 1974-75 academic year.

1. Spouse's resources
   a. income, after taxes.....$_____
   b. grants, scholarships or fellowships.....$_____
   c. educational loans.....$_____

2. Savings or assets (including summer savings).....$_____

3. Assistantship from the institution (not including tuition waiver).....$_____
   Number of hours work required per week?_____)

4. Fellowship from the institution (not including tuition waiver).....$_____

5. Tuition waiver from the institution.....$_____

6. Federal Fellowship or traineeship (which agency_____)....$_____

7. State Fellowship (which State_____).....$_____

8. Other Fellowship (Source_____).....$_____

9. Federal College Work-Study job.....$_____

10. Your other earnings, after taxes.....$_____

11. Other grants from the institution including State University Scholarships.....$_____

12. Other state grant (which state_____).....$_____

13. Social Security benefits.....$_____

14. Veterans' Benefits.....$_____

15. Other grants.....$_____

16. National Direct Student Loan.....$_____

17. State or Federally Guaranteed Loan.....$_____

18. Institutional Loan.....$_____

19. Other Loan.....$_____

20. Support from parents.....$_____

21. Other sources.....$_____

Please return the completed questionnaire, in the enclosed postage paid envelope, to:

The New York State Education Department
Graduate Student Financing Study
Room 1947
99 Washington Avenue
Albany, New York 12230

Appendix C

DEMOGRAPHIC DATA

Table C-1A

Year First Degree Was Received By Doctoral Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Before 1965	45	16.6%	60	12.0%	177	14.9%	282	14.9%
1965	9	3.3	20	3.9	40	3.4	69	3.5
1966	9	3.3	12	2.4	49	4.1	70	3.6
1967	14	5.2	22	4.3	90	7.6	126	6.4
1968	14	5.2	34	6.7	91	7.7	139	7.1
1969	29	10.7	63	12.4	107	9.0	199	10.1
1970	43	15.9	64	12.6	148	12.5	255	13.0
1971	34	12.5	73	14.4	177	14.9	284	14.5
1972	34	12.5	69	13.6	147	12.4	250	12.7
1973	20	7.4	62	12.2	98	8.3	180	9.2
1974	20	7.4	29	5.7	61	5.1	110	5.6
Totals	271	100.0%	508	100.2%	1,185	99.9%	1,964	100.6%

Table C-1B

Year First Degree Was Received by Master's Respondents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Before 1965	5	2.5%	35	4.8%	75	7.5%	115	6.5%
1965	5	2.3	10	1.5	12	1.3	27	1.5
1966	5	2.3	12	1.8	16	1.7	33	1.8
1967	6	2.8	16	2.4	33	3.4	55	3.0
1968	4	1.9	25	3.7	28	2.9	57	3.1
1969	3	1.4	18	2.7	38	4.0	59	3.2
1970	11	5.2	33	4.9	62	6.5	106	5.7
1971	17	8.0	78	11.5	81	8.5	176	9.5
1972	26	12.2	116	17.2	121	12.6	263	14.2
1973	51	23.9	148	21.9	226	23.6	425	23.0
1974	74	34.7	182	26.9	262	27.4	518	28.1
1975	6	2.8	3	.4	3	.3	12	.7
Totals	213	100.0%	676	99.7%	957	99.7%	1,846	100.3%

Table C-2A

Citizenship of Doctoral Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
U.S. Citizen	226	85.0%	388	77.9%	972	83.0%	1,586	82.0%
Non-Citizen	40	15.0	110	22.1	199	17.0	349	82.0
Totals	266	100.0%	498	100.0%	1,171	100.0%	1,935	100.0%

Table C-2B

Citizenship of Master's Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
U.S. Citizen	196	91.2%	618	92.1%	841	89.7%	1,655	90.7%
Non-Citizen	19	8.8	53	7.9	97	10.3	169	9.3
Totals	215	100.0%	671	100.0%	938	100.0%	1,824	100.0%

Table C-3A

State of Residence of Doctoral Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	156	61.9%	185	39.4%	424	38.5%	765	42.0%
Non-N.Y.S. Resident	96	38.1	284	60.6	678	61.5	1,058	58.0
Totals	252	100.0%	469	100.0%	1,102	100.0%	1,823	100.0%

Table C-3B

State of Residence of Master's Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
N.Y.S. Resident	162	82.7%	428	67.6%	463	52.3%	1,053	61.4%
Non-N.Y.S. Resident	34	17.3	205	32.4	423	47.7	662	38.6
Totals	196	100.0%	633	100.0%	886	100.0%	1,715	100.0%

Table C-4A

Full-Time Doctoral Students Who Are Citizens By Racial/Ethnic Background

	CUNY		SUNY		Independent	
	No.	%	No.	%	No.	%
Black	14	6.1%	9	2.3%	29	3.0%
American Indian	1	.4	1	.3	2	.2
Oriental	4	1.7	14	3.6	30	3.1
Spanish Surname	9	3.9	8	2.1	19	2.0
Other	202	87.8	353	91.7	888	91.7
Totals	230	100.0%	385	100.0%	968	100.0%

Table C-4B

Full-Time Master's Students Who Are Citizens By Racial/Ethnic Background

	CUNY		SUNY		Independent	
	No.	%	No.	%	No.	%
Black	21	10.8%	19	3.2%	43	5.3%
American Indian	0	0	0	0	1	.1
Oriental	7	3.6	11	1.9	24	3.0
Spanish Surname	7	3.6	10	1.7	18	2.2
Other	159	82.0	553	93.3	721	89.3
Totals	194	100.0%	593	100.0%	807	100.0%

Table C-5A

Full-Time Doctoral Students Who Are Non-Citizens By Racial/Ethnic Background

	CUNY		SUNY		Independent	
	No.	%	No.	%	No.	%
Black	0	0	2	2.4%	7	5.1%
Oriental	15	65.2	46	54.1	51	37.2
Spanish Surname	1	4.3	1	1.2	0	0
Other	7	30.4	36	42.4	79	57.7
Totals	23	100.0%	85	100.0%	137	100.0%

Table C-5B

Full-Time Master's Students Who Are Non-Citizens By Racial/Ethnic Background

	CUNY		SUNY		Independent	
	No.	%	No.	%	No.	%
Black	2	25.0%	3	9.4%	3	3.9%
Oriental	1	12.5	19	59.4	30	39.5
Spanish Surname	0	0	1	3.1	0	0
Other	5	62.5	9	28.1	43	56.6
Totals	8	100.0%	32	100.0%	76	100.0%

Table C-6A

Home Ownership of Doctoral Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Parents Own Home	128	51.8%	369	77.5%	825	74.5%	1,322	72.2%
Non-Home Owners	119	48.2	107	22.5	282	25.5	508	27.8
Totals	247	100.0%	476	100.0%	1,107	100.0%	1,830	100.0%

Table C-7A

Home Ownership of Doctoral Students

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Student Owns Home	37	14.1%	75	14.9%	135	11.5%	247	12.8%
Non-Home Owners	225	85.9	428	85.1	1,037	88.5	1,690	87.2
Totals	262	100.0%	503	100.0%	1,172	100.0%	1,937	100.0%

Table C-6B

Home Ownership of Master's Respondents' Parents

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Parents Own Home	105	53.0%	535	82.7%	665	75.4%	1,305	75.6%
Non-Home Owners	93	47.0	112	17.3	217	24.6	422	24.4
Totals	198	100.0%	647	100.0%	882	100.0%	1,727	100.0%

Table C-7B

Home Ownership of Master's Students

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Student Owns Home	15	7.2%	71	10.6%	68	7.3%	154	8.5%
Non-Home Owners	193	92.8	596	89.4	863	92.7	1,652	91.5
Totals	208	100.0%	667	100.0%	931	100.0%	1,806	100.0%

Table C-8A

Doctoral Students Indicating Car Ownership by Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
No Cars	148	54.8%	118	23.1%	489	41.4%	755	38.5%
1 "	97	35.9	321	62.9	577	48.9	995	50.8
2 "	24	8.9	68	13.3	108	9.2	200	10.2
3 "	0	0	3	.6	6	.5	9	.5
4 "	1	.4	0	0	0	0	1	.1
Totals	270	100.0%	510	99.9%	1,180	100.0%	1,960	100.1%

Table C-8B

Master's Students Indicating Car Ownership by Sector

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
No Cars	135	62.5%	200	29.7%	430	45.2%	765	41.6%
1 "	73	33.8	383	56.8	443	46.6	899	48.8
2 "	8	3.7	90	13.4	76	8.0	174	9.5
3 "	0	0	1	.1	2	.2	3	.2
Totals	216	100.0%	674	100.0%	951	100.0%	1,841	100.0%

APPENDIX D

CAREER OBJECTIVES

Table D-1A

Doctoral Respondents' Expected Earnings by Sector
(In Thousands $)

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Under $10,000	9	3.7%	37	7.7%	72	6.7%	118	6.7%
10,000	29	12.0	56	11.7	131	12.1	216	12.0
11,000	14	5.8	26	5.4	44	4.1	84	4.7
12,000	46	19.0	78	16.3	158	14.5	282	15.6
13,000	24	9.9	46	9.6	66	6.1	136	7.5
14,000	14	5.8	30	6.3	80	7.4	124	6.9
15,000	44	18.2	81	16.9	191	17.6	316	17.5
16,000	11	4.5	22	4.6	47	4.3	80	4.4
17,000	12	5.0	21	4.4	50	4.6	83	4.6
18,000	12	5.0	34	7.1	73	6.7	119	6.6
19,000	1	.4	2	.4	15	1.4	18	1.0
20,000	14	5.8	31	6.5	96	8.8	141	7.8
Over 20,000	12	5.0	14	3.0	63	5.8	89	5.1
Totals	242	100.1%	478	99.9%	1,086	100.1%	1,806	100.4%

Table D-1B

Master's Respondents' Expected Earnings by Sector
(In Thousands $)

	CUNY		SUNY		Independent		Total	
	No.	%	No.	%	No.	%	No.	%
Under $10,000	30	16.1%	139	23.4%	98	11.3%	267	16.2%
10,000	43	23.4	125	21.0	140	16.3	308	18.8
11,000	13	7.1	46	7.7	65	7.6	124	7.6
12,000	31	16.8	105	17.6	134	15.6	270	16.5
13,000	13	7.1	29	4.9	73	8.5	115	7.0
14,000	12	6.5	34	5.7	83	9.7	129	7.9
15,000	21	11.4	67	11.2	134	15.6	222	13.5
16,000	6	3.3	12	2.0	33	3.8	51	3.1
17,000	0	0	6	1.0	25	2.9	31	1.9
18,000	6	3.3	4	.7	19	2.2	29	1.8
19,000	0	0	4	.7	3	.3	7	.4
20,000	6	3.3	9	1.5	24	2.8	39	2.4
Over 20,000	3	1.5	16	2.9	29	3.0	48	3.3
Totals	184	99.8%	596	100.3%	860	99.6%	1,640	100.4%

APPENDIX E

EDUCATIONAL COSTS

Table E-1A

Married Doctoral Students' Average Costs of Attendance 1974-75

	C U N Y (144 Cases)	S U N Y (290 Cases)	Independent (643 Cases)
Tuition & Fees	$ 701	$1,276	$2,254
Books & Supplies	220	198	224
Spouses Tuition Books & Supplies	367	467	473
Rent	2,230	1,800	1,904
Food	1,730	1,359	1,520
Utilities	720	408	449
Medical Expenses	712	364	405
Car Payments	375	473	333
Child Care	402	227	347
Clothing	488	307	398
Personal	859	526	704
Loan Payments	230	187	231
Other Expenses	918	489	561
Totals	$9,950	$8,067	$9,797

Table E-1B

Married Master's Students' Average Costs of Attendance 1974-75

	C U N Y (93 Cases)	S U N Y (308 Cases)	Independent (391 Cases)
Tuition & Fees	$1,020	$1,241	$2,686
Books & Supplies	192	175	240
Spouses Tuition Books & Supplies	242	344	274
Rent	1,510	1,377	1,703
Food	1,538	1,196	1,320
Utilities	482	526	340
Medical Expenses	471	296	339
Car Payments	604	662	443
Child Care	215	159	237
Clothing	464	288	363
Personal	641	425	649
Loan Payments	316	392	323
Other Expenses	444	528	444
Totals	$8,139	$7,609	$9,361

Table E-2A

Single Doctoral Students' Average Costs of Attendance 1974-75

	C U N Y (128 Cases)	S U N Y (219 Cases)	Independent (540 Cases)
Tuition & Fees	$ 737	$1,315	$2,414
Books & Supplies	188	207	210
Spouses Tuition Books & Supplies	0	0	0
Rent	1,288	1,118	1,122
Food	933	816	814
Utilities	235	272	176
Medical Expenses	219	151	253
Car Payments	310	670	278
Child Care	96	11	52
Clothing	317	215	209
Personal	369	405	430
Loan Payments	277	38	113
Other Expenses	259	250	255
Totals	$5,227	$5,474	$6,324

Table E-2B

Single Master's Students' Average Costs of Attendance 1974-75

	C U N Y (125 Cases)	S U N Y (373 Cases)	Independent (566 Cases)
Tuition & Fees	$1,018	$1,273	$2,712
Books & Supplies	188	198	223
Spouses Tuition Books & Supplies	0	0	0
Rent	722	931	918
Food	573	602	686
Utilities	355	143	180
Medical Expenses	217	104	151
Car Payments	667	391	416
Child Care	99	18	22
Clothing	291	177	207
Personal	361	362	438
Loan Payments	248	79	320
Other Expenses	218	153	180
Totals	$4,957	$4,431	$6,453

Table E-3A

Doctoral Students' Mean Non-Educational Costs by Location of Study

	Non-Urban (563 Cases)	New York City (909 Cases)	Urban Non-N.Y.C. (484 Cases)
Rent	$1,319	$1,808	$1,405
Food	1,021	1,351	1,119
Utilities	290	439	272
Medical	217	463	238
Car Payments	376	304	519
Child Care	53	305	142
Clothing	224	392	268
Personal	392	685	517
Loan Payments	82	247	140
Other Expenses	272	560	384
Totals	$4,246	$6,554	$5,004

Table E-3B

Master's Students' Mean Non-Educational Costs by Location of Study

	Non-Urban (642 Cases)	New York City (726 Cases)	Urban Non-N.Y.C. (480 Cases)
Rent	$1,089	$1,280	$1,156
Food	829	1,025	896
Utilities	256	340	267
Medical	183	289	188
Car Payments	401	506	564
Child Care	56	169	70
Clothing	219	332	229
Personal	385	549	465
Loan Payments	135	412	274
Other Expenses	296	316	300
Totals	$3,849	$5,218	$4,409

Table E-4A

Married Doctoral Students' Mean Non-Educational Costs by Location of Study

	Non-Urban (281 Cases)	New York City (512 Cases)	Urban Non-N.Y.C. (287 Cases)
Rent	$1,637	$2,212	$1,640
Food	1,315	1,683	1,351
Utilities	393	594	336
Medical	311	566	296
Car Payments	392	304	508
Child Care	105	467	231
Clothing	266	489	307
Personal	455	845	593
Loan Payments	142	264	207
Other Expenses	351	766	470
Totals	$5,367	$8,190	$5,939

Table E-4B

Married Master's Students' Mean Non-Educational Costs by Location of Study

	Non-Urban (248 Cases)	New York City (323 Cases)	Urban Non-N.Y.C (218 Cases)
Rent	$1,396	$1,735	$1,474
Food	1,176	1,435	1,237
Utilities	444	428	419
Medical	306	405	279
Car Payments	558	488	627
Child Care	123	308	145
Clothing	302	424	281
Personal	413	716	503
Loan Payments	304	326	439
Other Expenses	532	461	445
Totals	$5,554	$6,726	$5,849

Table E-5A

Single Doctoral Students Mean Non-Educational Costs by Location of Study

	Non-Urban (282 Cases)	New York City (397 Cases)	Urban Non-N.Y.C. (203 Cases)
Rent	$1,003	$1,287	$1,079
Food	728	924	798
Utilities	188	237	183
Medical	123	329	157
Car Payments	360	304	534
Child Care	1	96	19
Clothing	182	266	213
Personal	330	478	412
Loan Payments	22	224	47
Other Expenses	194	294	264
Totals	$3,131	$4,439	$3,706

Table E-5B

Single Master's Students Mean Non-Educational Costs by Location of Study

	Non-Urban (394 Cases)	New York City (403 Cases)	Urban Non-N.Y.C. (262 Cases)
Rent	$ 895	$ 915	$ 892
Food	611	697	612
Utilities	138	269	141
Medical	106	196	113
Car Payments	301	520	512
Child Care	14	59	8
Clothing	167	258	185
Personal	368	415	434
Loan Payments	29	482	136
Other Expenses	148	200	180
Totals	$2,777	$4,011	$3,213

APPENDIX F

SOURCES OF GRANT, LOAN, AND WORK SOURCES

BY SECTOR AND MARITAL STATUS

Table F-1A
All Doctoral Students
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (272 Cases)	SUNY (509 Cases)	Independent (1133 Cases)
Grants			
Spouse's Grants	$ 293	$ 364	$ 387
Inst. Fellowship	530	264	373
Tuition Waiver	144	1,013	1,232
Federal Fellowship	146	251	465
N.Y.S. Fellowship	34	71	62
Other Fellowship	53	147	227
Other Inst. Grants	25	34	19
Other State Grants	20	29	13
Social Security	24	30	24
Vererans' Admin.	42	119	138
Other Grants	11	54	23
Total Grants	1,322	2,382	3,012
Loans			
Federal Direct	77	23	59
Guaranteed Loan	91	75	151
Institutional Loans	38	3	15
Other Loans	53	31	73
Spouses Loans	83	76	132
Total Loans	341	203	430
Work			
Student Earnings	936	513	893
CWSP	34	19	15
Assistantship	1,825	1,712	1,081
Spouses Income	1,626	947	1,496
Total Work	4,471	3,192	3,485

Table F-2A
Married Doctoral Students
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (144 Cases)	SUNY (290 Cases)	Independent (643 Cases)
Grants			
Spouse's Grants	$ 554	$ 639	$ 712
Inst. Fellowship	596	261	270
Tuition Waiver	103	969	1,129
Federal Fellowship	156	288	396
N.Y.S. Fellowship	41	73	69
Other Fellowship	68	227	291
Other Inst. Grants	11	28	17
Other State Grants	9	21	8
Social Security	45	33	21
Vererans' Admin.	39	155	197
Other Grants	3	35	20
Total Grants	1,628	2,727	3,130
Loans			
Federal Direct	68	30	54
Guaranteed Loan	38	69	127
Institutional Loans	28	6	3
Other Loans	28	33	71
Spouses Loans	156	133	243
Total Loans	317	270	504
Work			
Student Earnings	1,221	632	1,077
CWSP	26	5	14
Assistantship	1,642	1,549	984
Spouses Income	3,071	1,662	2,752
Total Work	5,959	3,848	4,827

Table F-3A
Single Doctoral Students
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (123 Cases)	SUNY (219 Cases)	Independent (540 Cases)
Grants			
Spouse's Grants	$ -0-	$ -0-	$ -0-
Inst. Fellowship	455	269	496
Tuition Waiver	185	1,082	1,465
Federal Fellowship	135	203	646
N.Y.S. Fellowship	27	69	54
Other Fellowship	38	42	151
Other Inst. Grants	41	43	20
Other State Grants	31	39	19
Social Security	-0-	27	27
Vererans' Admin.	44	72	68
Other Grants	21	79	27
Total Grants	978	1,925	2,872
Loans			
Federal Direct	86	14	66
Guaranteed Loan	151	33	178
Institutional Loans	50	-0-	24
Other Loans	81	29	74
Spouses Loans	-0-	-0-	-0-
Total Loans	368	126	342
Work			
Student Earnings	723	357	673
CWSP	43	38	16
Assistantship	2,032	1,928	1,197
Spouses Income	-0-	-0-	-0-
Total Work	2,797	2,323	1,886

Table F-1B
All Master's Students 1974-75
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (278 Cases)	SUNY (681 Cases)	Independent (957 Cases)
Grants			
Spouse's Grants	$ 90	$ 242	$ 249
Inst. Fellowship	51	121	145
Tuition Waiver	100	545	667
Federal Fellowship	3	139	293
N.Y.S. Fellowship	26	43	20
Other Fellowship	2	50	153
Other Inst. Grants	44	56	57
Other State Grants	34	27	17
Social Security	22	12	20
Vererans' Admin.	95	213	138
Other Grants	1	17	44
Total Grants	468	1,465	1,803
Loans			
Federal Direct	81	92	175
Guaranteed Loan	175	218	320
Institutional Loans	24	23	44
Other Loans	110	87	102
Spouses Loans	123	129	169
Total Loans	513	549	810
Work			
Student Earnings	911	436	690
CWSP	15	22	51
Assistantship	328	950	586
Spouses Income	772	1,063	1,025
Total Work	2,026	2,471	2,352

Table F-2B
Married Master's Students
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (93 Cases)	SUNY (308 Cases)	Independent (391 Cases)
Grants			
Spouse's Grants	$ 212	$ 535	$ 608
Inst. Fellowship	24	120	92
Tuition Waiver	95	572	520
Federal Fellowship	-0-	158	317
N.Y.S. Fellowship	27	67	14
Other Fellowship	-0-	27	176
Other Inst. Grants	24	57	56
Other State Grants	30	21	12
Social Security	-0-	7	15
Vererans' Admin.	97	340	241
Other Grants	-0-	29	27
Total Grants	509	1,933	2,078
Loans			
Federal Direct	74	89	121
Guaranteed Loan	169	154	260
Institutional Loans	29	17	41
Other Loans	172	57	110
Spouses Loans	289	285	413
Total Loans	733	602	945
Work			
Student Earnings	1,059	636	907
CWSP	11	22	38
Assistantship	321	941	416
Spouses Income	1,810	2,351	2,508
Total Work	3,201	3,950	3,869

Table F-3B
Single Master's Students
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	CUNY (125 Cases)	SUNY (373 Cases)	Independent (566 Cases)
Grants			
Spouse's Grants	$ -0-	$ -0-	$ -0-
Inst. Fellowship	72	122	182
Tuition Waiver	103	523	769
Federal Fellowship	6	124	276
N.Y.S. Fellowship	26	23	24
Other Fellowship	3	69	136
Other Inst. Grants	58	55	58
Other State Grants	37	31	21
Social Security	38	17	23
Vererans' Admin.	94	109	66
Other Grants	2	7	56
Total Grants	439	1,080	1,611
Loans			
Federal Direct	86	95	213
Guaranteed Loan	180	270	362
Institutional Loans	20	28	46
Other Loans	64	112	97
Spouses Loans	-0-	-0-	-0-
Total Loans	350	505	718
Work			
Student Earnings	800	271	540
CWSP	18	23	60
Assistantship	334	957	703
Spouses Income	-0-	-0-	-0-
Total Work	1,152	1,251	1,303

Table F-4A
CUNY - All Doctoral Students
(272 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	31	11.4%	$ 293	$2,571
Inst. Fellowship	39	14.3	530	3,695
Tuition Waiver	74	27.2	144	531
Federal Fellowship	10	3.7	146	3,970
N.Y.S. Fellowship	12	4.4	34	779
Other Fellowship	7	2.6	53	2,079
Other Inst. Grants	16	5.9	25	423
Other State Grants	16	5.9	20	332
Social Security	2	.7	24	3,210
Veterans' Admin.	7	2.6	42	1,613
Other Grants	5	1.8	11	620
Loans				
Federal Direct	15	5.5	77	1,393
Guaranteed Loan	14	5.2	91	1,771
Institutional Loans	4	1.5	38	2,593
Other Loans	9	3.3	53	1,596
Spouses Loans	15	5.5	83	1,496
Work				
Student Earnings	110	40.4	986	2,439
CWSP	5	1.8	34	1,836
Assistantship	118	43.4	1,825	4,208
Spouses Income	72	26.4	1,626	6,142

Table F-5A
CUNY - Married Doctoral Students
(144 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	31	21.5%	$ 554	$2,571
Inst. Fellowship	21	14.6	596	4,089
Tuition Waiver	31	21.5	108	502
Federal Fellowship	6	4.2	156	3,733
N.Y.S. Fellowship	5	3.5	41	1,170
Other Fellowship	4	2.8	68	2,438
Other Inst. Grants	5	3.5	11	310
Other State Grants	5	3.5	9	260
Social Security	2	1.4	45	3,210
Veterans' Admin.	3	2.1	39	1,867
Other Grants	2	1.4	3	200
Loans				
Federal Direct	5	3.5	68	1,970
Guaranteed Loan	4	2.8	38	1,375
Institutional Loans	1	.7	28	4,000
Other Loans	3	2.1	28	1,333
Spouses Loans	15	10.4	156	1,496
Work				
Student Earnings	58	40.3	1,221	3,030
CWSP	2	1.4	26	1,850
Assistantship	55	38.2	1,642	4,298
Spouses Income	72	50.0	3,071	6,142

Table F-6A
CUNY - Single Doctoral Students
(128 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0 %	$ 0	$ 0
Inst. Fellowship	18	14.1	455	3,236
Tuition Waiver	43	33.6	185	552
Federal Fellowship	4	3.1	135	4,325
N.Y.S. Fellowship	7	5.5	27	500
Other Fellowship	3	2.3	38	1,600
Other Inst. Grants	11	8.6	41	474
Other State Grants	11	8.6	31	365
Social Security	0	0	0	0
Veterans' Admin.	4	3.1	44	1,423
Other Grants	3	2.3	21	900
Loans				
Federal Direct	10	7.8	86	1,105
Guaranteed Loan	10	7.8	151	1,930
Institutional Loans	3	2.3	50	2,123
Other Loans	6	4.7	81	1,727
Spouses Loans	0	0	0	0
Work				
Student Earnings	52	40.6	723	1,778
CWSP	3	2.3	43	1,827
Assistantship	63	49.2	2,032	4,129
Spouses Income	0	0	0	0

Table F-7A
SUNY - All Doctoral Students
(509 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	74	14.5%	$ 364	$2,503
Inst. Fellowship	51	10.0	264	2,639
Tuition Waiver	419	82.3	1,018	1,236
Federal Fellowship	41	8.1	251	3,120
N.Y.S. Fellowship	21	4.1	71	1,721
Other Fellowship	18	3.5	147	4,161
Other Inst. Grants	30	5.9	34	585
Other State Grants	15	3.0	29	968
Social Security	4	.8	30	3,875
Veterans' Admin.	28	5.5	119	2,171
Other Grants	11	2.3	54	2,496
Loans				
Federal Direct	11	2.3	23	1,064
Guaranteed Loan	25	4.9	75	1,526
Institutional Loans	3	.6	3	533
Other Loans	16	3.1	31	1,001
Spouses Loans	19	3.7	76	2,023
Work				
Student Earnings	137	26.9	513	1,907
CWSP	6	1.2	19	1,622
Assistantship	319	62.7	1,712	2,732
Spouses Income	122	24.0	947	3,952

Table F-8A
SUNY - Married Doctoral Students
(290 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	74	25.5%	$ 639	$2,503
Inst. Fellowship	29	10.0	261	2,612
Tuition Waiver	228	78.6	969	1,233
Federal Fellowship	27	9.3	288	3,093
N.Y.S. Fellowship	12	4.1	73	1,753
Other Fellowship	16	5.5	227	4,106
Other Inst. Grants	14	4.8	28	579
Other State Grants	9	3.1	21	669
Social Security	2	.7	33	4,750
Veterans' Admin.	19	6.6	155	2,371
Other Grants	6	2.1	35	1,683
Loans				
Federal Direct	8	2.8	30	1,088
Guaranteed Loan	12	4.1	69	1,671
Institutional Loans	3	1.0	6	533
Other Loans	11	3.8	33	873
Spouses Loans	19	6.6	133	2,023
Work				
Student Earnings	76	26.2	632	2,410
CWSP	2	.7	5	700
Assistantship	161	55.5	1,549	2,789
Spouses Income	122	42.1	1,662	3,952

Table F-9A
SUNY - Single Doctoral Students
(219 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0%	$ 0	$ 0
Inst. Fellowship	22	10.1	269	2,675
Tuition Waiver	191	87.2	1,082	1,241
Federal Fellowship	14	6.4	203	3,171
N.Y.S. Fellowship	9	4.1	69	1,678
Other Fellowship	2	.9	42	4,600
Other Inst. Grants	16	7.3	43	591
Other State Grants	6	2.7	39	1,417
Social Security	2	.9	27	3,000
Veterans' Admin.	9	4.1	72	1,749
Other Grants	5	2.3	79	3,472
Loans				
Federal Direct	3	1.4	14	1,000
Guaranteed Loan	13	5.9	83	1,393
Institutional Loans	0	0	0	0
Other Loans	5	2.3	29	1,284
Spouses Loans	0	0	0	0
Work				
Student Earnings	61	27.9	357	1,281
CWSP	4	1.8	38	2,083
Assistantship	158	72.2	1,928	2,673
Spouses Income	0	0	0	0

Table F-10A
Independent - All Doctoral Students
(1,183 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	171	14.5%	$ 387	$2,679
Inst. Fellowship	198	16.7	373	2,228
Tuition Waiver	622	52.6	1,282	2,438
Federal Fellowship	144	12.2	465	3,817
N.Y.S. Fellowship	82	6.9	62	893
Other Fellowship	65	5.5	227	4,133
Other Inst. Grants	42	3.6	19	525
Other State Grants	39	3.3	13	403
Social Security	9	.8	24	3,132
Veterans' Admin.	67	5.6	138	2,434
Other Grants	12	1.0	23	2,285
Loans				
Federal Direct	42	3.6	59	1,667
Guaranteed Loan	94	8.0	151	1,894
Institutional Loans	18	1.5	15	1,013
Other Loans	43	3.6	73	1,997
Spouses Loans	76	6.4	132	2,054
Work				
Student Earnings	428	36.2	893	2,467
CWSP	16	1.4	15	1,119
Assistantship	469	39.6	1,081	2,727
Spouses Income	349	29.5	1,496	5,071

Table F-11A
Independent - Married Doctoral Students
(643 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	171	26.6%	$ 712	$2,679
Inst. Fellowship	79	12.3	270	2,196
Tuition Waiver	304	47.3	1,129	2,387
Federal Fellowship	67	10.4	396	3,801
N.Y.S. Fellowship	42	6.5	69	1,051
Other Fellowship	42	6.5	291	4,450
Other Inst. Grants	25	3.9	17	448
Other State Grants	15	2.3	8	353
Social Security	4	.6	21	3,428
Veterans' Admin.	48	7.5	197	2,635
Other Grants	5	.8	20	2,604
Loans				
Federal Direct	20	3.1	54	1,726
Guaranteed Loan	42	6.5	127	1,952
Institutional Loans	5	.8	8	1,036
Other Loans	18	2.8	71	2,554
Spouses Loans	76	11.8	243	2,054
Work				
Student Earnings	247	38.4	1,077	2,802
CWSP	8	1.2	14	1,144
Assistantship	227	35.3	984	2,787
Spouses Income	349	54.3	2,752	5,071

Table F-12A
Independent - Single Doctoral Students
(540 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0%	$ 0	$ 0
Inst. Fellowship	119	22.0	496	2,249
Tuition Waiver	318	58.9	1,465	2,487
Federal Fellowship	77	14.3	546	3,831
N.Y.S. Fellowship	40	7.4	54	726
Other Fellowship	23	4.3	151	3,554
Other Inst. Grants	17	3.2	20	637
Other State Grants	24	4.4	19	433
Social Security	5	.9	27	2,896
Veterans' Admin.	19	3.5	68	1,926
Other Grants	7	1.3	27	2,057
Loans				
Federal Direct	22	4.1	66	1,614
Guaranteed Loan	52	9.6	178	1,848
Institutional Loans	13	2.4	24	1,004
Other Loans	25	4.6	74	1,595
Spouses Loans	0	0	0	0
Work				
Student Earnings	181	33.5	673	2,009
CWSP	8	1.5	16	1,095
Assistantship	242	44.8	1,197	2,670
Spouses Income	0	0	0	0

Table F-4B
CUNY - All Master's Students
(218 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	29	13.3%	$ 90	$ 679
Inst. Fellowship	6	2.8	51	1,867
Tuition Waiver	60	27.5	100	363
Federal Fellowship	1	.5	3	750
N.Y.S. Fellowship	13	6.0	26	442
Other Fellowship	1	.5	2	350
Other Inst. Grants	28	12.8	44	340
Other State Grants	19	8.7	34	392
Social Security	3	1.4	22	1,570
Veterans' Admin.	9	4.1	95	2,308
Other Grants	1	.5	1	300
Loans				
Federal Direct	13	6.0	81	1,350
Guaranteed Loan	22	10.1	175	1,734
Institutional Loans	4	1,8	24	1,300
Other Loans	10	4.6	110	2,393
Spouses Loans	17	7.8	123	1,579
Work				
Student Earnings	100	45.9	911	1,985
CWSP	4	1.8	15	813
Assistantship	29	13.3	328	2,469
Spouses Income	42	19.3	772	4,007

Table F-5B
CUNY - Married Master's Students
(93 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	29	31.2%	$212	$ 679
Inst. Fellowship	2	2.2	24	1,100
Tuition Waiver	23	24.7	95	386
Federal Fellowship	0	0	0	0
N.Y.S. Fellowship	7	7.5	27	364
Other Fellowship	0	0	0	0
Other Inst. Grants	6	6.5	24	375
Other State Grants	6	6.5	30	467
Social Security	0	0	0	0
Veterans' Admin.	4	4.3	97	2,253
Other Grants	0	0	0	0
Loans				
Federal Direct	6	6.5	74	1,142
Guaranteed Loan	9	9.7	169	1,744
Institutional Loans	3	3.2	29	900
Other Loans	5	5.4	172	3,198
Spouses Loans	17	18.3	289	1,579
Work				
Student Earnings	39	41.9	1,059	2,525
CWSP	2	2.2	11	500
Assistantship	13	14.0	321	2,295
Spouses Income	42	45.2	1,810	4,007

Table F-6B
CUNY - Single Master's Students
(125 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0%	$ 0	$ 0
Inst. Fellowship	4	3.2	72	2,250
Tuition Waiver	37	29.6	103	349
Federal Fellowship	1	.8	6	750
N.Y.S. Fellowship	6	4.8	26	533
Other Fellowship	1	.8	3	350
Other Inst. Grants	22	17.6	58	330
Other State Grants	13	10.4	37	358
Social Security	3	2.3	38	1,570
Veterans' Admin.	5	4.0	94	2,352
Other Grants	1	.8	2	300
Loans				
Federal Direct	7	5.6	86	1,529
Guaranteed Loan	13	10.4	180	1,727
Institutional Loans	1	.8	20	2,500
Other Loans	5	4.0	64	1,588
Spouses Loans	0	0	0	0
Work				
Student Earnings	61	48.8	800	1,640
CWSP	2	1.6	18	1,125
Assistantship	16	12.8	334	2,610
Spouses Income	0	0	0	0

Table F-7B
SUNY - All Master's Students
(681 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	95	1.4%	$ 242	$1,736
Inst. Fellowship	39	5.7	121	2,112
Tuition Waiver	352	51.7	545	1,055
Federal Fellowship	30	4.4	139	3,163
N.Y.S. Fellowship	33	4.9	43	878
Other Fellowship	19	2.8	50	1,793
Other Inst. Grants	76	11.2	56	497
Other State Grants	35	5.1	27	516
Social Security	8	1.2	12	1,061
Veterans' Admin.	64	9.4	213	2,268
Other Grants	11	1.6	17	1,030
Loans				
Federal Direct	47	6.9	92	1,336
Guaranteed Loan	91	13.4	218	1,629
Institutional Loans	9	1.3	23	1,744
Other Loans	44	6.5	87	1,350
Spouses Loans	54	719	129	1,624
Work				
Student Earnings	222	32.6	436	1,338
CWSP	20	2.9	22	759
Assistantship	282	41.4	950	2,294
Spouses Income	155	22.8	1,063	4,673

Table F-8B
SUNY - Married Master's Students
(308 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	95	30.8%	$ 535	$1,736
Inst. Fellowship	16	5.2	120	2,309
Tuition Waiver	156	50.7	572	1,129
Federal Fellowship	12	3.9	158	4,066
N.Y.S. Fellowship	15	4.9	67	1,370
Other Fellowship	5	1.6	27	1,684
Other Inst. Grants	31	10.1	57	563
Other State Grants	11	3.6	21	577
Social Security	2	.7	7	1,100
Veterans' Admin.	41	13.3	340	2,551
Other Grants	8	2.6	29	1,106
Loans				
Federal Direct	19	6.2	89	1,448
Guaranteed Loan	30	9.7	154	1,585
Institutional Loans	4	1.3	17	1,300
Other Loans	13	4.2	57	1,358
Spouses Loans	54	17.5	285	1,624
Work				
Student Earnings	104	33.8	636	1,884
CWSP	7	2.3	22	950
Assistantship	128	41.6	941	2,264
Spouses Income	155	50.3	2,351	4,673

Table F-9B
SUNY - Single Master's Students
(373 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0%	$ 0	$ 0
Inst. Fellowship	23	6.2	122	1,975
Tuition Waiver	196	52.6	523	955
Federal Fellowship	18	4.8	124	2,561
N.Y.S. Fellowship	18	4.8	23	467
Other Fellowship	14	3.8	69	1,831
Other Inst. Grants	45	12.1	55	452
Other State Grants	24	6.4	31	488
Social Security	6	1.6	17	1,048
Veterans' Admin.	23	6.2	109	1,763
Other Grants	3	.8	7	827
Loans				
Federal Direct	28	7.5	95	1,260
Guaranteed Loan	61	16.4	270	1,651
Institutional Loans	5	1.3	28	2,100
Other Loans	31	8.3	112	1,347
Spouses Loans	0	0	0	0
Work				
Student Earnings	118	31.6	271	856
CWSP	13	3.5	23	656
Assistantship	154	41.3	957	2,319
Spouses Income	0	0	0	0

Table F-10B
Independent - All Master's Students
(957 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	102	10.7%	$ 249	$2,332
Inst. Fellowship	81	8.5	145	1,718
Tuition Waiver	302	31.6	667	2,114
Federal Fellowship	80	8.4	293	3,505
N.Y.S. Fellowship	36	3.8	20	524
Other Fellowship	30	3.1	153	4,868
Other Inst. Grants	70	7.3	57	776
Other State Grants	49	5.1	17	332
Social Security	13	1.4	20	1,452
Veterans' Admin.	56	5.9	138	2,351
Other Grants	21	2.2	44	2,025
Loans				
Federal Direct	92	9.6	175	1,823
Guaranteed Loan	160	16.7	320	1,915
Institutional Loans	28	2.9	44	1,514
Other Loans	55	5.8	102	1,783
Spouses Loans	78	8.2	169	2,071
Work				
Student Earnings	325	34.0	690	2,032
CWSP	28	2.9	51	1,746
Assistantship	233	24.4	586	2,407
Spouses Income	176	18.4	1,025	5,572

Table F-11B
Independent - Married Master's Students
(391 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	102	26.1%	$ 608	$2,332
Inst. Fellowship	20	5.1	92	1,808
Tuition Waiver	98	25.1	520	2,074
Federal Fellowship	34	8.7	317	3,647
N.Y.S. Fellowship	10	2.6	14	543
Other Fellowship	12	3.1	176	5,748
Other Inst. Grants	27	6.9	56	806
Other State Grants	15	3.8	12	300
Social Security	3	.8	15	1,993
Veterans' Admin.	35	9.0	241	2,697
Other Grants	7	1.8	27	1,513
Loans				
Federal Direct	26	6.7	121	1,825
Guaranteed Loan	52	13.3	260	1,958
Institutional Loans	10	2.6	41	1,620
Other Loans	25	6.4	110	1,718
Spouses Loans	78	20.0	413	2,071
Work				
Student Earnings	130	33.3	907	2,728
CWSP	8	2.1	38	1,878
Assistantship	70	17.9	416	2,324
Spouses Income	176	45.0	2,508	5,572

Table F-12B
Independent - Single Master's Students
(566 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	0	0%	$ 0	$ 0
Inst. Fellowship	61	10.8	182	1,689
Tuition Waiver	204	36.0	769	2,133
Federal Fellowship	46	8.1	276	3,400
N.Y.S. Fellowship	26	4.6	24	5.7
Other Fellowship	18	3.2	136	4,282
Other Inst. Grants	43	7.6	58	757
Other State Grants	34	6.0	21	346
Social Security	10	1.8	23	1,290
Veterans' Admin.	21	3.7	66	1,775
Other Grants	14	2.5	56	2,281
Loans				
Federal Direct	66	11.7	213	1,823
Guaranteed Loan	108	19.1	362	1,895
Institutional Loans	18	3.2	46	1,456
Other Loans	30	5.3	97	1,837
Spouses Loans	0	0	0	0
Work				
Student Earnings	195	34.5	540	1,568
CWSP	20	3.5	60	1,694
Assistantship	163	28.8	703	2,443
Spouses Income	0	0	0	0

Table F-13A

Average Costs and Financing - Married Doctoral Students

	C U N Y	S U N Y	Independent
Cost	$9,950	$8,067	$9,797
Grants	1,628	2,727	3,130
Loans	318	270	504
Work	5,959	3,848	4,827
Savings	1,121	776	1,175
Parental Support	161	90	142
Other Sources	5	24	31
Total Support	$9,192	$7,736	$9,808

Table F-14A

Average Costs and Financing - Single Doctoral Students

	C U N Y	S U N Y	Independent
Cost	$5,227	$5,474	$6,324
Grants	978	1,925	2,872
Loans	367	126	342
Work	2,797	2,323	886
Savings	642	706	612
Parental Support	188	170	291
Other Sources	21	14	19
Total Support	$4,994	$5,264	$6,022

Table F-13B

Average Costs and Financing - Married Master's Students

	C U N Y	S U N Y	Independent
Cost	$8,138	$7,609	$9,361
Grants	509	1,933	2,079
Loans	732	603	946
Work	3,200	3,950	3,869
Savings	817	659	1,291
Parental Support	306	165	474
Other Sources	6	6	33
Total Support	$5,571	$7,316	$8,693

Table F-14B

Average Costs and Financing - Single Master's Students

	C U N Y	S U N Y	Independent
Cost	$4,958	$4,431	$6,453
Grants	439	1,078	1,610
Loans	349	505	718
Work	1,153	1,251	1,304
Savings	693	573	801
Parental Support	488	371	743
Other Sources	108	13	20
Total Support	$3,230	$3,791	$5,197

Table F-15A

Average Costs, Grants, Loans and Earnings By Subject Area

Doctoral Students at CUNY

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	-		-	-	-	-
Area Studies	1	.4%	$ 6,830	$ 0	$ 0	$ 8,000
Architecture	-		-	-	-	-
Biological Sciences	26	11.0	7,707	1,447	231	4,631
Business	8	3.0	12,225	4,297	0	7,526
Communications	2	1.0	8,415	1,350	0	12,500
Computer Sciences	-	-	-	-	-	-
Education	8	3.0	10,238	800	235	4,060
Fine Arts	14	6.0	6,166	1,563	769	2,803
Foreign Languages	12	5.0	8,903	1,458	125	3,203
Health Professions	2	1.0	9,715	0	0	6,985
Home Economics	-		-	-	-	-
Letters	24	10.0	7,549	588	373	4,526
Mathematics	5	2.0	5,180	1,700	200	2,598
Physical Sciences	27	12.0	7,430	1,464	85	5,465
Psychology	58	25.0	7,543	1,040	668	4,667
Public Affairs	1	.4	7,940	260	0	2,310
Social Sciences	33	14.0	7,822	1,334	244	5,380
Interdisciplinary Studies	1	.4	7,490	350	0	6,950
Engineering	4	2.0	7,427	2,000	0	4,323
Other	7	3.0	8,857	729	0	3,841
Totals	233	100.0%	$ 7,840	$1,290	$340	$ 4,758

Table F-15B

Average Costs, Grants, Loans and Earnings By Subject Area

Master's Students at CUNY

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	2	1.1%	$ 4,100	$400	$ 0	$ 1,065
Area Studies	-	-	-	-	-	-
Architecture	-	-	-	-	-	-
Biological Sciences	-	-	-	-	-	-
Business	13	7.1	6,485	895	281	1,551
Communications	4	2.2	5,128	375	0	1,495
Computer Sciences	-	-	-	-	-	-
Education	48	26.4	7,106	328	710	1,691
Fine Arts	24	13.2	5,667	581	313	2,414
Foreign Languages	3	1.7	13,186	0	667	10,513
Health Professions	8	4.4	4,050	566	212	2,750
Home Economics	-	-	-	-	-	-
Letters	12	6.6	5,678	242	417	2,728
Mathematics	-	-	-	-	-	-
Physical Sciences	3	1.7	4,043	367	0	2,463
Psychology	26	14.3	5,838	410	521	1,318
Public Affairs	1	.6	4,860	250	1,000	1,500
Social Sciences	6	3.3	8,910	593	1,075	1,277
Interdisciplinary Studies	3	1.7	10,947	467	733	3,253
Engineering	3	1.7	6,557	333	0	637
Other	26	14.3	6,172	608	250	2,175
Totals	182	100.0%	$ 6,197	$450	$ 451	$2,066

Table F-16A

Average Costs, Grants, Loans and Earnings By Subject Area

Doctoral Students at SUNY

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	23	5.0%	$ 6,587	$3,280	$161	$3,007
Area Studies	-		-	-	-	-
Architecture	-		-	-	-	-
Biological Sciences	63	13.0	7,626	2,815	78	2,800
Business	4	1.0	11,744	5,750	0	844
Communications	4	1.0	5,947	2,540	0	2,321
Computer Sciences	10	2.0	5,127	1,465	490	3,393
Education	46	9.0	7,758	2,379	332	3,562
Fine Arts	3	1.0	5,008	1,943	0	1,630
Foreign Languages	8	2.0	6,501	2,875	625	6,163
Health Professions	15	3.0	8,975	2,520	175	1,728
Home Economics	1	.2	8,790	4,750	0	4,960
Letters	51	10.0	6,757	2,170	270	3,859
Mathematics	21	4.0	6,280	2,737	81	1,821
Physical Sciences	53	10.0	6,311	2,311	171	3,022
Psychology	64	13.0	6,436	2,546	91	2,425
Public Affairs	9	2.0	9,879	2,029	378	2,914
Social Sciences	68	14.0	7,021	1,937	426	3,693
Interdisciplinary Studies	6	1.0	6,253	3,217	167	2,633
Engineering	16	3.0	6,915	1,716	0	3,534
Other	20	4.0	6,985	2,174	270	2,861
Totals	485	100.0%	$ 7,007	$2,423	$218	$3,090

Table F-16B

Average Costs, Grants, Loans and Earnings By Subject Area

Master's Students at SUNY

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	30	4.6%	$5,829	$2,120	$167	$3,074
Area Studies	-	-	-	-	-	-
Architecture	-	-	-	-	-	-
Biological Sciences	25	3.9	6,606	2,278	282	3,069
Business	52	8.0	5,523	857	713	2,027
Communications	7	1.1	3,853	614	-	4,343
Computer Sciences	29	4.5	5,193	1,191	141	2,256
Education	109	16.8	6,429	1,216	674	2,176
Fine Arts	51	7.9	5,697	1,800	794	1,933
Foreign Languages	18	2.8	7,633	1,597	309	2,557
Health Professions	19	2.9	6,381	1,661	292	8,697
Home Economics	6	.9	4,814	860	417	2,032
Letters	30	4.6	5,587	1,535	360	3,402
Mathematics	15	2.3	5,090	1,807	267	3,420
Physical Sciences	23	3.6	6,639	1,982	315	3,407
Psychology	18	2.8	5,514	943	314	1,740
Public Affairs	67	10.3	6,703	1,468	774	1,636
Social Sciences	66	10.2	5,665	1,830	589	2,300
Interdisciplinary Studies	6	.9	4,461	2,995	250	3,383
Engineering	15	2.3	5,356	1,093	267	3,339
Other	62	9.6	4,913	2,044	596	783
Totals	648	100.0%	$5,896	$1,484	$552	$2,480

Table F-17A

Average Costs, Grants, Loans and Earnings By Subject Area

Doctoral Students at Independent Universities

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	12	1.0%	$ 5,835	$2,008	$ 625	$2,618
Area Studies	11	1.0	6,956	2,582	273	1,995
Architecture	5	.4	13,972	960	0	7,906
Biological Sciences	95	8.0	7,268	4,008	201	3,429
Business	41	4.0	10,870	3,488	336	5,930
Communications	7	.6	5,741	1,925	1,800	943
Computer Sciences	23	2.0	6,908	3,631	163	4,105
Education	96	8.0	9,941	2,054	433	3,561
Fine Arts	42	4.0	7,842	1,555	804	3,489
Foreign Languages	24	2.0	8,479	3,402	565	4,005
Health Professions	29	3.0	9,890	3,384	726	3,374
Home Economics	8	.7	8,958	2,555	488	1,541
Letters	113	10.0	7,790	2,393	359	3,458
Mathematics	41	4.0	6,593	3,211	0	2,218
Physical Sciences	124	11.0	7,328	3,990	124	3,700
Psychology	129	11.0	8,592	2,685	562	3,241
Public Affairs	19	2.0	10,596	4,227	37	5,319
Social Sciences	215	19.0	8,273	2,808	665	3,179
Interdisciplinary Studies	18	2.0	9,770	4,927	422	4,829
Engineering	69	6.0	7,823	3,112	176	3,145
Other	30	2.6	7,514	3,021	729	2,538
Totals	1,151	100.0%	$ 8,244	$3,013	$ 427	$3,457

Table F-17B

Average Costs, Grants, Loans and Earnings By Subject Area

Master's Students at Independent Universities

Major Area	Number of Students	% of Total	Average Cost	Average Grants	Average Loans	Average Earnings
Agriculture	2	.2%	$ 6,360	$2,550	$ 0	$4,900
Area Studies	3	.3	8,157	1,183	1,333	1,000
Architecture	15	1.6	6,471	2,350	670	2,209
Biological Sciences	21	2.3	5,690	2.119	171	3,063
Business	151	16.4	8,340	1,608	648	1,584
Communications	26	2.8	6,877	1,820	1,067	2,054
Computer Sciences	8	.9	6,393	:,243	500	2,201
Education	120	13.1	7,724	1,425	930	2,418
Fine Arts	52	5.7	7,440	1,210	1,260	1,619
Foreign Languages	8	.9	5,871	1,559	300	1,605
Health Professions	76	8.3	8,802	2,827	538	3,382
Home Economics	14	1.5	7,906	2,652	179	2,969
Letters	32	3.5	6,535	1,335	953	1,718
Mathematics	15	1.6	7,238	2,566	310	3,536
Physical Sciences	29	3.2	6,862	2,783	129	2,961
Psychology	48	5.2	7,054	646	1,172	2,034
Public Affairs	82	8.9	8,008	1,489	1,346	3,105
Social Sciences	102	11.1	8,192	1,774	974	3,386
Interdisciplinary Studies	1	.1	12,940	500	0	2,000
Engineering	76	8.3	6,572	2,818	428	1,452
Other	37	4.0	7,174	1,559	944	1,853
Totals	919	100.0%	$ 7,610	$1,824	$ 811	$2,381

APPENDIX G

BORROWING FOR GRADUATE AND UNDERGRADUATE STUDY

Table G-1A

Borrowing Patterns of Married Doctoral Students and Spouses
Mean Loans for Present Study - Borrowers Only
(Figures in parenthesis are the number of students)

Sector	Mean Loan for 1974-75 Academic Year		Percentage of Borrowers to Total Number of Married Students	
	Students	Spouses	Students	Spouses
CUNY	$2,335 (10)	$1,496 (15)	6.9%	10.4%
SUNY	1,332 (30)	2,023 (19)	10.3	6.6
Independent	2,255 (75)	2,054 (76)	11.7	11.8
Total	$2,021 (115)	$1,973 (110)	10.7%	10.2%

Table G-1B

Borrowing Patterns of Married Master's Students and Spouses
Mean Loans for Present Study - Borrowers Only
(Figures in parenthesis are the number of students)

Sector	Mean Loan for 1974-75 Academic Year		Percentage of Borrowers to Total Number of Married Students	
	Students	Spouses	Students	Spouses
CUNY	$1,875 (22)	$1,579 (17)	23.7%	18.3%
SUNY	1,749 (56)	1,624 (54)	18.2	17.5
Independent	2,241 (93)	2,071 (78)	23.8	19.9
Totals	$2,033 (171)	$1,853 (149)	21.6%	18.7%

Table G-2A

Borrowing Patterns of Single Doctoral Students
Mean Loans for Present Study - Borrowers Only
(Figures in parenthesis are the number of students)

Sector	Mean Loan for 1974-75 Academic Year		Percentage of Borrowers to Number of Single Students
	Students	Spouses	Student
CUNY	$2,242 (21)	-0-	16.4%
SUNY	1,449 (19)	-0-	8.7
Independent	1,968 (93)	-0-	17.2
Totals	$1,937 (133)	-0-	15.0%

Table G-2B

Borrowing Patterns of Single Master's Students
Mean Loans for Present Study - Borrowers Only
(Figures in parenthesis are the number of students)

Sector	Mean Loan for 1974-75 Academic Year		Percentage of Borrowers to Number of Single Students
	Students	Spouses	Student
CUNY	$1,744 (25)	-0-	20.0%
SUNY	1,711 (110)	-0-	29.5
Independent	2,257 (180)	-0-	31.8
Totals	$2,026 (315)	-0-	29.6%

Table G-3A

Actual Indebtedness of Married Doctoral Students
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,981 (57)*	39.6%[1]	$1,925 (38)	26.4%	$2,420 (40)	27.8%
SUNY	3,153 (126)	43.4	1,937 (104)	35.9	2,683 (73)	25.2
Independent	3,341 (294)	45.7	1,795 (196)	30.5	3,169 (199)	30.9
Totals	$3,248 (477)	44.3%	$1,853 (338)	31.4%	$2,959 (312)	29.0%

* Figures in parentheses are the number of students.

[1] Percentage of borrowers to number of married doctoral students by sector.

Table G-3B

Actual Indebtedness of Married Master's Students
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,199 (50)*	53.8%[1]	$1,304 (36)	38.7%	$1,658 (38)	40.9%
SUNY	2,746 (171)	55.5	1,995 (141)	45.8	2,003 (94)	30.5
Independent	3,586 (199)	50.9	1,930 (144)	36.8	2,867 (152)	38.9
Totals	$3,079 (420)	53.0%	$1,888 (321)	40.5%	$2,419 (284)	35.9%

* Figures in parentheses are the number of students.

[1] Percentage of borrowers to number of married masters students by sector.

Table G-4A

Actual Indebtedness of Married Doctoral Students' Spouses
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,697 (22)*	15.3%[1]	$2,179 (11)	7.6%	$2,081 (17)	11.8%
SUNY	2,390 (58)	20.0	2,022 (41)	14.1	2,421 (23)	7.9
Independent	2.222 (120)	18.7	1,495 (80)	12.4	2,581 (57)	8.9
Totals	$2,323 (200)	18.6%	$1,716 (132)	12.3%	$2,455 (97)	9.0%

* Figures in parentheses are the number of students.

[1] Percentage of borrowers to number of married doctoral students' spouses by sector.

Table G-4B

Actual Indebtedness of Married Master's Spouses
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,911 (13)*	14.0%[1]	$2,345 (10)	10.8%	$2,880 (5)	5.4%
SUNY	2,361 (74)	24.0	2,002 (64)	20.8	2,911 (16)	5.2
Independent	3,369 (55)	14.1	2,697 (43)	11.0	2,888 (24)	6.1
Totals	$2,802 (142)	17.9%	$2,287 (117)	14.8%	$2,895 (45)	5.7%

* Figures in parentheses are the number of students

[1] Percentage of borrowers to number of married masters' spouses by sector.

Table G-5A

Actual Indebtedness of Single Doctoral Students
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,922 (53)*	41.4%[1]	$1,715 (24)	18.8%	$2,708 (42)	32.8%
SUNY	3,526 (90)	41.1	2,374 (79)	36.1	2,822 (46)	21.0
Independent	3,662 (239)	44.3	2,005 (159)	29.4	3,612 (154)	28.5
Totals	$3,527 (382)	43.0%	$2,090 (262)	29.5%	$3,305 (242)	27.3%

* Figures in parentheses are the number of students.

[1] Percentage of borrowers to number of single doctoral students by sector.

Table G-5B

Actual Indebtedness of Single Master's Students
For Graduate and Undergraduate Work
Borrowers Only

Sector	Mean Total Indebtedness	%	Current Indebtedness for Undergrad. Work	%	Indebtedness for Graduate Work	%
CUNY	$2,734 (51)*	40.8%[1]	$1,592 (35)	28.0%	$2,392 (35)	28.0%
SUNY	3,339 (208)	55.8	2,364 (173)	46.4	2,070 (138)	37.0
Independent	3,774 (294)	51.9	2,464 (211)	37.3	2,919 (202)	35.7
Totals	$3,514 (553)	52.0%	$2,350 (419)	39.4%	$2,557 (375)	35.2%

* Figures in parentheses are the number of students.

[1] Percentage of borrowers to number of single master's students by sector.

Table G-6A

Past and Present Indebtedness of Married Doctoral Students for Undergraduate Work By Sector
(Figures in parentheses are the number of students)

	All Married Students			Borrowers Only			
Sectors	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Mean Undergrad. Loans	Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$638 (144)	$508	$130	$2,419 (38)	$1,925	26.4%	20.4%
SUNY	918 (291)	692	226	2,570 (104)	1,937	35.7	24.6
Indep.	738 (645)	545	193	2,430 (196)	1,795	30.4	26.1
Totals	$773 (1,080)	$580	$193	$2,424 (338)	$1,853	30.4%	21.2%

Table G-6B

Past and Present Indebtedness of Married Master's Students for Undergraduate Work By Sector
(Figures in parentheses are the number of students)

	All Married Students			Borrowers Only			
Sectors	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Mean Undergrad. Loans	Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$ 706 (93)	$505	$201	$1,823 (36)	$1,304	38.7%	28.4%
SUNY	1,170 (308)	913	257	2,554 (141)	1,995	45.8	21.9
Indep.	955 (391)	711	244	2,594 (144)	1,930	36.8	25.6
Totals	$1,009 (792)	$765	$244	$2,485 (321)	$1,888	39.0%	21.0%

Table G-7A

Past and Present Indebtedness of Single Doctoral Students for Undergraduate Work By Sector
(Figures in parentheses are the number of students)

Sectors	Single Students: Mean Undergrad. Loans	Single Students: Mean Presently Owed	Single Students: Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$378 (128)	$321	$ 57	$2,014 (24)	$1,715	18.8%	14.8%
SUNY	999 (218)	860	139	2,757 (79)	2,374	36.2	13.9
Indep.	714 (538)	593	121	2,416 (159)	2,005	29.6	17.0
Totals	$735 (884)	$619	$116	$2,474 (262)	$2,090	28.4%	11.8%

Table G-7B

Past and Present Indebtedness of Single Master's Students for Undergraduate Work By Sector
(Figures in parentheses are the number of students)

Sectors	All Single Students: Mean Undergrad. Loans	All Single Students: Mean Presently Owed	All Single Students: Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$578 (125)	$446	$132	$2,065 (35)	$1,592	28.0%	22.9%
SUNY	1,302 (373)	1,096	206	2,807 (173)	2,364	46.4%	15.8
Indep.	1,105 (556)	918	187	2,964 (211)	2,464	37.3	16.9
Totals	$1,112 (1,064)	$925	$187	$2,785 (419)	$2,431	38.1%	12.8%

Table G- 8A

Past and Present Indebtedness of Doctoral Students
For Undergraduate Work By Number of Months of Full-Time Work Between
Undergraduate and Graduate School at CUNY-(Student Only)
(Figures in parentheses are the number of students)

Number of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$570 (143)	$537	$ 33	$2,328 (35)	$2,193	24.5%	5.8%
7-12	605 (33)	414	191	2,494 (8)	1,706	24.2	31.6
13-24	437 (30)	330	107	1,456 (9)	1,100	30.0	24.4
25-36	373 (31)	31	342	1,925 (6)	161	19.4	91.6
Over 36	406 (35)	371	35	3,550 (4)	3,250	11.4	8.4
Totals	$516 (272)	$420	$ 96	$2,262 (62)	$1,843	22.8%	18.5%

Table G-8B

Past and Present Indebtedness of Master's Students
For Undergraduate Work By Number of Months of Full-Time Work Between
Undergraduate and Graduate School at CUNY (Student Only)
(Figures in parentheses are the number of students)

Number of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$ 553 (137)	$462	$ 91	$1,762 (43)	$1,472	31.4%	16.4%
7-12	885 (20)	750	135	2,212 (8)	1,875	40.0	15.2
13-24	1,179 (14)	570	609	2,750 (6)	1,332	42.8	51.6
25-36	758 (22)	345	414	2,383 (7)	1,083	31.8	54.6
Over 36	435 (26)	338	97	1,614 (7)	1,257	26.9	22.1
Totals	$ 630 (219)	$469	$161	$1,943 (71)	$1,446	32.4%	25.6%

Table G-9A

Past and Present Indebtedness of Doctoral Students
For Undergraduate Work By Number of Months of Full-Time Work Between
Undergraduate and Graduate School at SUNY (Student Only)
(Figures in parentheses are the number of students)

Number Of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$1,054 (312)	$983	$ 71	$2,912 (113)	$2,713	36.2%	6.8%
7-12	1,009 (46)	734	273	2,900 (16)	2,109	34.8	27.3
13-24	873 (45)	500	373	1,964 (20)	1,125	44.4	42.7
25-36	591 (64)	238	353	2,100 (18)	845	28.1	59.8
Over 36	781 (43)	277	504	1,975 (17)	700	39.5	64.5
Totals	$ 953 (510)	$765	$188	$2,642 (184)	$2,120	36.1%	19.8%

Table G-9B

Past and Present Indebtedness of Master's Students
For Undergraduate Work By Number of Months of Full-Time Work Between
Undergraduate and Graduate School at SUNY (Student Only)
(Figures in parentheses are the number of students)

Number Of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$1,235 (375)	$1,132	$103	$2,807 (165)	$2,572	44.0%	8.4%
7-12	1,292 (85)	1,001	291	2,496 (44)	1,933	51.8	22.6
13-24	1,434 (70)	1,119	315	2,953 (34)	2,304	48.6	22.0
25-36	1,310 (85)	736	574	2,530 (44)	1,394	51.8	44.9
Over 36	913 (67)	596	317	2,265 (27)	1,478	40.3	34.7
Totals	$1,240 (682)	$1,012	$228	$2,694 (314)	$2,198	46.0%	18.4%

Table G-10A

Past and Present Indebtedness of Independent Doctoral Students For Undergraduate Work By Number of Months of Full-Time Work Between Undergraduate and Graduate School (Student Only)
(Figures in parentheses are the number of students)

Number Of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$ 768 (654)	$687	$ 81	$2,535 (198)	$2,269	30.3%	10.5%
7-12	709 (108)	582	127	2,187 (35)	1,797	32.4	17.8
13-24	635 (119)	401	234	2,221 (34)	14,02	28.6	36.9
25-36	854 (161)	444	410	2,592 (53)	1,350	32.9	47.9
Over 36	481 (144)	275	206	1,925 (36)	1,099	25.0	42.9
Totals	$ 725 (1,126)	$566	$159	$2,418 (356)	$1,885	30.0%	22.0%

Table G-10B

Past and Present Indebtedness of Independent Master's Students For Undergraduate Work By Number of Months of Full-Time Work Between Undergraduate and Graduate School (Student Only)
(Figures in parentheses are the number of students)

Number Of Months Worked	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Borrowers Only: Mean Undergrad. Loans	Borrowers Only: Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
0-6	$1,135 (524)	$1,024	$112	$2,794 (213)	$2,519	40.6%	9.8%
7-12	1,207 (91)	877	330	3,139 (35)	2,279	38.5	27.4
13-24	901 (109)	655	246	2,518 (39)	1,830	35.8	27.3
25-36	920 (128)	480	440	2,676 (44)	1,396	34.4	47.8
Over 36	735 (106)	460	275	3,248 (24)	2,034	22.6	37.4
Totals	$1,043 (958)	$ 833	$210	$2,814 (355)	$2,247	37.1%	20.1%

Table G-11A

Indebtedness of Married Doctoral Students
for Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$1,180	$508	$672
SUNY	1,365	692	673
Independent	1,523	54	978
Totals	$1,435	$580	$855

Table G-11B

Indebtedness of Married Master's Students
For Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$1,182	$505	$678
SUNY	1,525	913	612
Independent	1,825	711	1,114
Totals	$1,633	$765	$ 867

Table G-12A

Indebtedness of Married Doctoral Spouses
for Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$412	$166	$246
SUNY	476	285	191
Independent	413	185	228
Totals	$430	$209	$220

Table G-12B

Indebtedness of Married Master's Spouses
For Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$407	$252	$155
SUNY	567	416	151
Independent	474	297	177
Totals	$502	$338	$164

Table G-13A

Indebtedness of Single Doctoral Students
for Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$1,210	$321	$ 889
SUNY	1,456	860	595
Independent	1,627	593	1,034
Totals	$1,524	$619	$ 905

Table G-13B

Indebtedness of Single Master's Students
For Graduate and Undergraduate Work
(means for all cases)

Sector	Mean Total Indebtedness	Current Indebtedness for Undergrad. Work	Indebtedness for Graduate Work
CUNY	$1,115	$ 446	$ 670
SUNY	1,862	1,096	766
Independent	1,960	918	1,042
Totals	$1,826	$ 925	$ 901

Table G-14A

PAST AND PRESENT INDEBTEDNESS OF MARRIED DOCTORAL STUDENTS' SPOUSES FOR UNDERGRADUATE WORK BY SECTOR
(Figures in parentheses are the number of students)

	All Married Students' Spouses			Borrowers Only			
Sectors	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Mean Undergrad. Loans	Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$261 (144)	$166	$ 95	$2,680 (14)	$1,712	9.7%	36.1%
SUNY	581 (291)	285	296	2,347 (72)	1,115	24.7	51.0
Indep.	425 (645)	185	240	2,195 (125)	957	19.4	56.4
Total	$445 (1,080)	$209	$236	$2,279 (211)	$1,073	19.5%	52.9%

Table G-14B

PAST AND PRESENT INDEBTEDNESS OF MARRIED MASTER'S STUDENTS' SPOUSES FOR UNDERGRADUATE WORK BY SECTOR
(Figures in parentheses are the number of students)

	All Married Students' Spouses			Borrowers Only			
Sectors	Mean Undergrad. Loans	Mean Presently Owed	Amount Paid Off	Mean Undergrad. Loans	Mean Presently Owed	% of Stds. Who Borrowed as Undergrads.	% of Funds Paid Back
CUNY	$324 (93)	$252	$ 72	$2,315 (13)	$1,804	14.0%	22.1%
SUNY	652 (308)	416	236	2,335 (86)	1,490	27.9	36.2
Indep.	424 (391)	297	127	2,810 (59)	1,966	15.1	30.0
Total	$500 (792)	$338	$162	$2,511 (158)	$1,694	19.9%	32.5%

Table G-15A

Borrowing Patterns of All Doctoral Students and Spouses
Mean Loans For Present and Previous Study

	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
Sector	Students	Spouses	Total	Students	Spouses	Total
CUNY	$258	$ 83	$341	$1,194	$218	$1,412
SUNY	132	76	208	1,404	272	1,676
Independent	298	132	430	1,570	225	1,795
Total	$249	$111	$360	$1,475	$237	$1,712

Table G-15B

Borrowing Patterns of All Master's Students and Spouses
Mean Loans For Present and Previous Study

	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
Sector	Students	Spouses	Total	Students	Spouses	Total
CUNY	$390	$123	$513	$1,144	$174	$1,318
SUNY	420	129	549	1,710	257	1,967
Independent	641	169	810	1,905	194	2,099
Total	$530	$149	$679	$1,744	$214	$1,959

Table G-16A

Borrowing Patterns of Married Doctoral Students and Spouses
Mean Loans for Present and Previous Study
(means for all cases)

	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
Sector	Students	Spouses	Total	Students	Spouses	Total
CUNY	$162	$156	$318	$1,180	$412	$1,592
SUNY	138	133	271	1,365	476	1,841
Independent	260	243	503	1,523	413	1,936
Total	$214	$202	$416	$1,435	$430	$1,865

Table G-16B

Borrowing Patterns of Married Master's Students and Spouses
Mean Loans for Present and Previous Study
(means for all cases)

	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
Sector	Students	Spouses	Total	Students	Spouses	Total
CUNY	$444	$289	$733	$1,182	$407	$1,589
SUNY	317	285	602	1,525	567	2,092
Independent	532	413	945	1,825	474	2,299
Total	$438	$349	$787	$1,633	$502	$2,135

Table G-17A

Borrowing Patterns of Single Doctoral Students
Mean Loans for Present and Previous Study
(means for all cases)

Sector	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
	Students	Spouses	Total	Students	Spouses	Total
CUNY	$368	$ 0	$368	$1,210	-	$1,210
SUNY	126	0	126	1,456	-	1,456
Independent	342	0	342	1,627	-	1,627
Total	$292	0	$292	$1,524	-	$1,524

Table G-17B

Borrowing Patterns of Single Master's Students
Mean Loans for Present and Previous Study
(means for all cases)

Sector	Mean Loan For 1974-75 Academic Year			Mean Total Indebtedness		
	Students	Spouses	Total	Students	Spouses	Total
CUNY	$350	-	$350	$1,115	-	$1,115
SUNY	505	-	505	1,862	-	1,862
Independent	718	-	718	1,960	-	1,960
Total	$600	-	$600	$1,826	-	$1,826

APPENDIX H

FINANCING PATTERNS OF DOCTORAL STUDENTS BY YEAR OF STUDY

Table H-1

Doctoral Students - Mean Amounts of Grants, Loans and Work
by Sector and Year of Graduate Study

Year of Graduate Study		CUNY	SUNY	Independent
1	Total Grants	$1,118 (62)*	$2,068 (127)	$3,109 (203)
	Total Loans	482	235	392
	Total Work	3,062	3,348	3,308
2	Total Grants	1,319 (49)	2,364 (142)	3,427 (330)
	Total Loans	466	292	482
	Total Work	4,021	3,074	2,972
3	Total Grants	1,421 (54)	2,375 (108)	3,409 (247)
	Total Loans	537	125	523
	Total Work	4,045	3,396	3,673
4	Total Grants	1,953 (46)	3,064 (79)	2,799 (201)
	Total Loans	61	243	294
	Total Work	5,005	3,128	3,626
5	Total Grants	1,098 (32)	2,308 (32)	2,356 (104)
	Total Loans	0	19	381
	Total Work	7,179	2,873	3,769
6	Total Grants	856 (28)	1,666 (21)	1,570 (98)
	Total Loans	298	62	440
	Total Work	4,978	2,830	4,505

* Numbers in parentheses indicate the sample sizes.

Appendix I

MALE AND FEMALE GRADUATE STUDENTS

Table I-1A

Doctoral Students Projected Employment by Sex and Sector

Employment Area	CUNY				SUNY				Independent			
	Female	% of Total	Male	% of Total	Female	% of Total	Male	% of Total	Female	% of Total	Male	% of Total
Further Study	9	8.3%	10	9.3%	8	6.3%	27	9.3%	14	3.8%	40	6.2%
Teach - Elem. or Second	3	2.8	1	1.0	3	2.4	5	1.7	7	1.9	12	1.9
Teach College	82	75.2	73	68.2	85	67.5	172	59.5	248	67.8	379	59.0
Public Service	2	1.8	10	9.3	13	10.3	37	12.8	39	10.7	63	9.8
Non-Profit Instit.	8	7.3	7	6.5	11	8.7	14	4.8	41	11.2	47	7.3
Self Employment	2	1.8	1	1.0	2	1.6	2	.8	5	1.3	18	2.8
Private Industry	3	2.8	5	4.7	4	3.2	31	10.7	12	3.3	79	12.3
Military Service	-	-	-	-	-	-	1	.4	-	-	4	.7
Totals	109	100%	107	100%	126	100%	289	100%	366	100%	642	100%

Table I-1B

Master's Students Projected Employment by Sex and Sector

Employment Area	CUNY Female	CUNY % of Total	CUNY Male	CUNY % of Total	SUNY Female	SUNY % of Total	SUNY Male	SUNY % of Total	Independent Female	Independent % of Total	Independent Male	Independent % of Total
Further Study	16	16.8%	18	26.9%	33	13.1%	70	22.2%	55	14.5%	82	18.3%
Teach- Elm. or Second	23	24.2	13	19.4	70	27.8	48	15.3	64	16.8	29	6.5
Teach- College	12	12.6	8	11.9	34	13.5	52	16.5	52	13.7	59	13.2
Public Service	30	31.6	6	8.9	69	27.4	53	16.8	90	23.7	60	13.4
Non-Profit Instit.	8	8.4	6	8.9	25	9.8	29	9.2	75	19.7	35	7.8
Self Employment	2	2.2	4	6.0	6	2.4	4	1.3	3	.8	17	3.8
Private Industry	4	4.2	12	18.0	15	6.0	59	18.7	41	10.8	151	33.7
Military Service	-	-	-	-	-	-	-	-	-	-	15	3.3
Totals	95	100%	67	100%	252	100%	315	100%	380	100%	448	100%

Table I-2A

Female Doctoral Students' Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings*		
	C U N Y	S U N Y	Independent
Further Study	$12,375 (8)	$14,857 (7)	$12,857 (14)
Elem. or Secondary Teaching	12,750 (4)	13,001 (3)	15,500 (6)
Teach College	13,393 (84)	13,000 (81)	13,323 (229)
Public Service	17,500 (2)	13,929 (14)	13,842 (38)
Non-Profit Institution	13,000 (9)	15,583 (12)	14,553 (38)
Self-Employed	11,500 (2)	10,000 (2)	20,250 (4)
Private Industry	19,667 (3)	13,500 (4)	17,500 (12)
Military Service	-	-	-
Totals	$13,473 (112)	$13,431 (123)	$13,765 (341)

*Figures in brackets are number of cases.

Table I-2B

Female Master's Students' Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings*		
	C U N Y	S U N Y	Independent
Further Study	$ 9,429 (14)	$11,870 (23)	$13,500 (42)
Elem. or Secondary Teaching	10,800 (25)	11,597 (72)	11,826 (69)
Teach College	19,400 (10)	13,107 (28)	12,633 (49)
Public Service	11,865 (37)	12,070 (71)	13,216 (88)
Non-Profit Insitution	12,750 (8)	13,741 (27)	11,634 (71)
Self-Employed	22,000 (2)	11,833 (6)	15,000 (1)
Private Industry	10,500 (4)	12,357 (14)	13,615 (39)
Military Service	-	-	-
Totals	$12,230 (100)	$12,228 (241)	$12,638 (359)

*Figures in brackets are number of cases.

Table I-3A

Male Doctoral Students' Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings*		
	C U N Y	S U N Y	Independent
Further Study	$12,000 (6)	$12,111 (27)	$11,895 (38)
Elem. or Secondary Teaching	9,000 (1)	14,600 (5)	14,900 (10)
Teach College	13,778 (81)	13,778 (167)	13,770 (361)
Public Service	23,000 (13)	15,667 (36)	17,730 (63)
Non Profit Institution	15,429 (7)	14,000 (13)	16,205 (44)
Self-Employed	18,000 (1)	16,500 (2)	18,750 (16)
Private Industry	21,600 (5)	17,026 (38)	17,337 (89)
Military Service	-	10,000 (1)	11,250 (4)
Totals	$15,175 (114)	$14,315 (289)	$14,864 (625)

*Figures in brackets are number of cases.

Table I-3B

Male Master's Students' Expected Earnings by Anticipated Employment

Expected Employment	Average Expected Annual Earnings*		
	C U N Y	S U N Y	Independent
Further Study	$11,063 (16)	$12,826 (46)	$13,431 (65)
Elem. or Secondary Teaching	12,071 (14)	9,327 (52)	11,828 (29)
Teach College	11,286 (7)	11,420 (50)	15,308 (52)
Public Service	12,750 (8)	14,981 (52)	13,448 (58)
Non-Profit Institution	12,833 (6)	14,379 (29)	12,606 (33)
Self-Employed	10,000 (3)	15,000 (3)	18,267 (15)
Private Industry	13,571 (14)	13,881 (59)	15,287 (157)
Military Service	-	-	13,533 (15)
Totals	$12,118 (68)	$12,735 (291)	$14,351 (424)

*Figures in brackets are number of cases.

Table I-4A

Female and Male Graduate Students'
Total Mean Tuition and Fee Costs 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Female	$ 705	$1,284	$2,303
Male	732	1,295	2,345
Totals	$ 719	$1,292	$2,330
Master's Students			
Female	$1,026	$1,261	$2,639
Male	1,006	1,257	2,757
Totals	$1,017	$1,259	$2,702

Table I-4B

Female and Male Graduate Students'
Total Mean Non-Tuition Costs 1974-75

	CUNY	SUNY	Independent
Doctoral Students			
Female	$7,361	$5,437	$6,113
Male	6,734	5,764	5,759
Totals	$7,038	$5,660	$5,884
Master's Students			
Female	$5,467	$4,690	$5,215
Male	5,129	4,540	4,675
Totals	$5,312	$4,607	$4,925

Table I-5A
Female Doctoral Students
CUNY (131 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	12	9.2%	$ 188	$2,053
Inst. Fellowship	10	7.6	283	3,713
Tuition Waiver	32	24.4	118	484
Federal Fellowship	4	3.1	108	3,525
N.Y.S. Fellowship	5	3.8	55	1,450
Other Fellowship	3	2.3	41	1,783
Other Inst. Grants	7	5.3	15	287
Other State Grants	8	6.1	21	350
Social Security	1	.8	26	3,420
Veterans' Admin.	1	.8	19	2,500
Other Grants	1	.8	5	700
Total Grants	58	44.3	881	1,989
Loans				
Federal Direct	6	4.6	51	1,108
Guaranteed Loan	8	6.1	123	2,006
Institutional Loans	1	.8	39	5,070
Other Loans	5	3.8	78	2,052
Spouses Loans	7	5.3	70	1,306
Total Loans	22	16.8	360	2,144
Work				
Student Earnings	55	42.0	932	2,219
CWSP	3	2.3	42	1,827
Assistantship	54	41.2	1,709	4,145
Spouses Income	37	28.2	2,116	7,493
Total Work	107	81.7	4,799	5,875

Table I-6A
Female Doctoral Students
SUNY (161 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	26	16.1%	$ 399	$2,473
Inst. Fellowship	22	13.7	366	2,675
Tuition Waiver	131	81.4	997	1,225
Federal Fellowship	12	7.5	209	2,801
N.Y.S. Fellowship	8	5.0	62	1,249
Other Fellowship	6	3.7	154	4,142
Other Inst. Grants	12	7.5	53	713
Other State Grants	5	3.1	6	180
Social Security	3	1.9	65	3,500
Veterans' Admin.	3	1.9	53	2,853
Other Grants	6	3.7	94	2,510
Total Grants	146	90.7	2,457	2,710
Loans				
Federal Direct	1	.6	4	700
Guaranteed Loan	8	5.0	74	1,491
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	4	2.5	12	475
Spouses Loans	5	3.1	110	3,538
Total Loans	16	9.9	200	2,014
Work				
Student Earnings	33	20.5	398	1,942
CWSP	1	.6	7	1,200
Assistantship	91	56.5	1,483	2,624
Spouses Income	38	23.6	1,381	5,849
Total Work	124	77.0	3,269	4,245

Table I-7A
Female Doctoral Students
Independent (415 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	53	12.8 %	$ 332	$2,599
Inst. Fellowship	56	13.5	269	1,993
Tuition Waiver	202	48.7	1,145	2,352
Federal Fellowship	76	18.3	704	3,844
N.Y.S. Fellowship	27	6.5	31	476
Other Fellowship	27	6.5	232	3,570
Other Inst. Grants	10	2.4	6	259
Other State Grants	16	3.9	18	466
Social Security	8	1.9	65	3,374
Veterans' Admin.	5	1.2	26	2,186
Other Grants	6	1.4	23	1,620
Total Grants	324	78.1	2,852	3,653
Loans				
Federal Direct	16	3.9	68	1,759
Guaranteed Loan	40	9.6	186	1,927
Institutional Loans	6	1.4	17	1,192
Other Loans	19	4.6	106	2,317
Spouses Loans	14	3.4	80	2,369
Total Loans	80	19.3	457	2,369
Work				
Student Earnings	137	33.0	796	2,411
CWSP	7	1.7	19	1,120
Assistantship	143	34.5	908	2,634
Spouses Income	101	24.3	1,778	7,306
Total Work	301	72.5	3,501	4,826

Table I-8A
Female Masters Students
CUNY (117 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	15	12.8 %	$ 90	$ 703
Inst. Fellowship	3	2.6	53	2,067
Tuition Waiver	32	27.4	103	376
Federal Fellowship	1	.9	6	750
N.Y.S. Fellowship	5	4.3	19	450
Other Fellowship	1	.9	3	350
Other Inst. Grants	15	12.8	46	357
Other State Grants	9	7.7	35	461
Social Security	1	.9	22	2,540
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	60	51.3	377	736
Loans				
Federal Direct	8	6.8	94	1,375
Guaranteed Loan	12	10.3	181	1,767
Institutional Loans	3	2.6	42	1,633
Other Loans	4	3.4	124	3,623
Spouses Loans	10	8.5	129	1,505
Total Loans	31	26.5	570	2,150
Work				
Student Earnings	51	43.6	769	1,765
CWSP	4	3.4	28	813
Assistantship	11	9.4	217	2,311
Spouses Income	25	21.4	1,040	4,869
Total Work	76	65.0	2,055	3,163

Table I-9A
Female Masters Students
SUNY (301 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	45	15.0 %	$ 268	$1,791
Inst. Fellowship	17	5.6	114	2,016
Tuition Waiver	141	46.8	463	989
Federal Fellowship	15	5.0	149	2,983
N.Y.S. Fellowship	17	5.6	46	815
Other Fellowship	11	3.7	63	1,731
Other Inst. Grants	39	13.0	63	488
Other State Grants	18	6.0	30	497
Social Security	4	1.3	12	940
Veterans' Admin.	9	3.0	37	1,232
Other Grants	6	2.0	17	842
Total Grants	221	73.4	1,262	1,719
Loans				
Federal Direct	20	6.6	93	1,396
Guaranteed Loan	33	11.0	182	1,658
Institutional Loans	4	1.3	25	1,875
Other Loans	21	7.0	103	1,472
Spouses Loans	26	8.6	155	1,796
Total Loans	89	29.6	557	1,885
Work				
Student Earnings	95	31.6	440	1,393
CWSP	11	3.7	27	729
Assistantship	106	35.2	814	2,313
Spouses Income	63	20.9	1,434	6,850
Total Work	206	68.4	2,714	3,966

Table I-10A
Female Masters Students
Independent (442 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	48	10.9%	$ 257	$2,366
Inst. Fellowship	35	7.9	148	1,867
Tuition Waiver	129	29.2	581	1,990
Federal Fellowship	47	10.6	414	3,890
N.Y.S. Fellowship	16	3.6	17	456
Other Fellowship	9	2.0	69	3,387
Other Inst. Grants	28	6.3	48	751
Other State Grants	26	5.9	19	320
Social Security	6	1.4	19	1,420
Veterans' Admin.	7	1.6	19	1,210
Other Grants	12	2.7	52	1,908
Total Grants	270	61.1	1,641	2,687
Loans				
Federal Direct	44	10.0	195	1,959
Guaranteed Loan	83	18.8	353	1,877
Institutional Loans	18	4.1	57	1,389
Other Loans	24	5.4	106	1,955
Spouses Loans	35	7.9	185	2,339
Total Loans	152	34.4	896	2,604
Work				
Student Earnings	139	31.4	625	1,986
CWSP	11	2.5	50	2,018
Assistantship	95	21.5	515	2,398
Spouses Income	84	19.0	1,420	7,471
Total Work	270	61.1	2,610	4,273

Table I-5B
Male Doctoral Students
CUNY (139 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	19	13.7 %	$396	$2,899
Inst. Fellowship	28	20.1	724	3,592
Tuition Waiver	42	30.2	171	566
Federal Fellowship	6	4.3	184	4,267
N.Y.S. Fellowship	7	5.0	15	300
Other Fellowship	4	2.9	66	2,300
Other Inst. Grants	9	6.5	34	528
Other State Grants	7	5.0	17	344
Social Security	1	.7	22	3,000
Veterans' Admin.	6	4.3	63	1,465
Other Grants	4	2.9	17	600
Total Grants	91	65.5	1,710	2,612
Loans				
Federal Direct	9	6.5	103	1,583
Guaranteed Loan	6	4.3	63	1,458
Institutional Loans	3	2.2	38	1,767
Other Loans	4	2.9	29	1,025
Spouses Loans	8	5.8	96	1,663
Total Loans	20	14.4	329	2,285
Work				
Student Earnings	54	38.8	1,049	2,700
CWSP	2	1.4	27	1,850
Assistantship	63	45.3	1,923	4,243
Spouses Income	34	24.5	1,124	4,597
Total Work	112	80.6	4,123	5,117

Table I-6B
Male Doctoral Students
SUNY (346 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	48	13.9 %	$ 349	$2,519
Inst. Fellowship	28	8.1	215	2,659
Tuition Waiver	288	83.2	1,033	1,241
Federal Fellowship	28	8.1	264	3,268
N.Y.S. Fellowship	13	3.8	76	2,012
Other Fellowship	12	3.5	145	4,171
Other Inst. Grants	18	5.2	26	500
Other State Grants	10	2.9	39	1,362
Social Security	1	.3	14	5,000
Veterans' Admin.	25	7.2	151	2,089
Other Grants	5	1.4	36	2,480
Total Grants	318	91.9	2,349	2,556
Loans				
Federal Direct	9	2.6	30	1,172
Guaranteed Loan	17	4.9	76	1,543
Institutional Loans	2	.7	4	650
Other Loans	12	3.5	41	1,177
Spouses Loans	14	4.0	60	1,482
Total Loans	43	12.4	211	1,697
Work				
Student Earnings	104	30.1	570	1,896
CWSP	5	1.4	25	1,706
Assistantship	227	65.6	1,819	2,772
Spouses Income	84	24.3	751	3,093
Total Work	288	83.2	3,164	3,801

Table I-7B
Male Doctoral Students
Independent (763 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	117	15.3 %	$ 419	$2,732
Inst. Fellowship	141	18.5	427	2,310
Tuition Waiver	417	54.7	1,356	2,482
Federal Fellowship	67	8.8	335	3,809
N.Y.S. Fellowship	54	7.1	79	1,112
Other Fellowship	38	5.0	226	4,533
Other Inst. Grants	32	4.2	25	608
Other State Grants	23	3.0	11	359
Social Security	1	.1	2	1,200
Veterans' Admin.	61	8.0	195	2,437
Other Grants	6	.8	23	2,950
Total Grants	618	81.0	3,097	3,824
Loans				
Federal Direct	26	3.4	55	1,610
Guaranteed Loan	54	7.1	132	1,871
Institutional Loans	12	1.6	15	923
Other Loans	23	3.0	53	1,758
Spouses Loans	61	8.0	159	1,991
Total Loans	136	17.8	414	2,322
Work				
Student Earnings	290	38.0	946	2,490
CWSP	9	1.2	13	1,119
Assistantship	323	42.3	1,168	2,760
Spouses Income	247	32.4	1,351	4,173
Total Work	584	76.5	3,479	4,545

Table I-8B
Male Masters Students
CUNY (99 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	13	13.1 %	$ 91	$ 692
Inst. Fellowship	3	3.0	51	1,667
Tuition Waiver	27	27.3	97	354
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	9	9.1	38	417
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	13	13.1	42	320
Other State Grants	10	10.1	33	330
Social Security	2	2.0	22	1,085
Veterans' Admin.	9	9.1	210	2,308
Other Grants	1	1.0	3	300
Total Grants	61	61.6	586	951
Loans				
Federal Direct	5	5.1	66	1,310
Guaranteed Loan	10	10.1	171	1,695
Institutional Loans	1	1.0	3	300
Other Loans	6	6.1	95	1,573
Spouses Loans	7	7.1	119	1,686
Total Loans	25	25.3	455	1,802
Work				
Student Earnings	48	48.5	1,081	2,230
CWSP	-0-	-0-	-0-	-0-
Assistantship	17	17.2	434	2,528
Spouses Income	16	16.2	464	2,870
Total Work	63	63.6	1,979	3,110

Table I-9B
Male Masters Students
SUNY (380 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	49	12.9%	$ 221	$1,714
Inst. Fellowship	22	5.8	127	2,186
Tuition Waiver	210	55.3	607	1,099
Federal Fellowship	15	3.9	132	3,343
N.Y.S. Fellowship	16	4.2	40	944
Other Fellowship	8	2.1	40	1,878
Other Inst. Grants	37	9.7	49	507
Other State Grants	17	4.5	24	535
Social Security	4	1.1	12	1,183
Veterans' Admin.	55	14.5	353	2.438
Other Grants	5	1.3	17	1,256
Total Grants	292	76.8	1,621	2,110
Loans				
Federal Direct	26	6.8	88	1,284
Guaranteed Loan	57	15.0	240	1,598
Institutional Loans	5	1.3	22	1,640
Other Loans	23	6.1	75	1,239
Spouses Loans	27	7.1	104	1,459
Total Loans	110	28.9	528	1,823
Work				
Student Earnings	127	33.4	433	1,296
CWSP	9	2.4	19	796
Assistantship	175	46.1	1,049	2,279
Spouses Income	92	24.2	770	3,182
Total Work	283	74.5	2,272	3,050

Table I-108
Male Masters Students
Independent (512 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	54	10.5 %	$ 243	$2,302
Inst. Fellowship	46	9.0	144	1,605
Tuition Waiver	172	33.6	741	2,207
Federal Fellowship	33	6.4	191	2,956
N.Y.S. Fellowship	19	3.7	22	591
Other Fellowship	21	4.1	226	5,503
Other Inst. Grants	42	8.2	65	793
Other State Grants	22	4.3	15	357
Social Security	7	1.4	20	1,480
Veterans' Admin.	48	9.4	237	2,529
Other Grants	9	1.8	38	2,180
Total Grants	334	65.2	1,943	2,978
Loans				
Federal Direct	47	9.2	157	1,714
Guaranteed Loan	77	15.0	295	1,962
Institutional Loans	10	2.0	34	1,740
Other Loans	31	6.1	100	1,650
Spouses Loans	43	8.4	156	1,854
Total Loans	159	31.1	742	2,389
Work				
Student Earnings	186	36.3	754	2,075
CWSP	17	3.3	52	1,570
Assistantship	137	26.8	647	2,420
Spouses Income	92	18.0	690	3,838
Total Work	338	66.0	2,143	3,246

APPENDIX J

MINORITY GRADUATE STUDENTS

Table J-1
Sex of Graduate Students
By Racial/Ethnic Background

Level	Black No.	Black %	Spanish-Surnamed No.	Spanish-Surnamed %	Oriental No.	Oriental %	Total No.	Total %
Doctoral								
Female	21	35.0%	37	23.1%	18	48.6%	76	29.6%
Male	39	65.0	123	76.9	19	51.4	181	70.4
Master's								
Female	59	64.8	38	42.2	19	54.3	116	53.7
Male	32	35.2	52	57.8	16	45.7	100	46.3

Table J-2
Marital Status of Graduate Students
By Racial/Ethnic Background

Graduate Level	Black No.	Black %	Spanish-Surnamed No.	Spanish-Surnamed %	Oriental No.	Oriental %	Total No.	Total %
Doctoral								
Married	35	57.4%	21	55.3%	95	59.4%	151	58.3%
Single	26	42.6	17	44.7	65	40.6	108	41.7
Master's								
Married	44	48.9	14	38.9	45	48.9	103	47.2
Single	46	51.1	22	61.1	47	51.1	115	52.8

Table J-3

Mean Grade Point Averages and GRE Scores for Graduate Students
by Racial/Ethnic Background - U.S. Citizens Only

	CUNY		SUNY		Independent	
Grad. Level	GPA	GRE	GPA	GRE	GPA	GRE
Doctoral Level						
Black	2.9 (14)*	1,060 (4)	2.9 (9)	1,013 (3)	2.9 (29)	899 (10)
Oriental	3.4 (4)	997 (3)	3.6 (14)	1,300 (3)	3.3 (30)	1,374 (13)
Spanish Surnamed	2.5 (8)	1,103 (3)	3.1 (8)	1,183 (4)	3.3 (19)	969 (10)
Master's Level						
Black	2.7 (21)	963 (4)	3.0 (19)	913 (2)	3.0 (43)	1,037 (9)
Oriental	3.3 (7)	1,250 (3)	3.2 (11)	920 (4)	3.3 (24)	1,175 (2)
Spanish Surnamed	2.4 (7)	1,050 (2)	3.2 (10)	-	2.8 (18)	1,164 (5)

*Figures in parentheses are the total number of students.

Table J-4A

Minority Doctoral Enrollments by Academic Program

Major Area	Black		Oriental		Spanish-Surnamed	
	No.	%	No.	%	No.	%
Agriculture	-	-	1	2.1%	-	-
Area Studies	-	-	-	-	2	5.9
Architecture	-	-	-	-	-	-
Biological Sciences	1	2.0	10	21.3	1	2.9
Business	1	2.0	1	2.1	1	2.9
Communications	-	-	-	-	-	-
Computer Sciences	1	2.0	4	8.5	-	-
Education	7	14.3	1	2.1	5	14.7
Fine Arts	-	-	-	-	1	2.9
Foreign Languages	2	4.1	-	-	6	17.6
Health Professions	1	2.0	4	8.5	-	-
Home Economics	1	2.0	1	2.1	-	-
Letters	1	2.0	1	2.1	2	5.9
Mathematics	1	2.0	3	6.4	-	-
Physical Sciences	3	6.1	7	14.9	2	5.9
Psychology	10	20.4	5	10.6	6	17.6
Public Affairs	3	6.1	-	-	2	5.9
Social Sciences	15	30.6	1	2.1	4	11.8
Interdisciplinary Studies	-	-	2	4.3	-	-
Engineering	-	-	6	12.8	1	2.9
Other	2	4.1	-	-	1	2.9
Totals	49	100.0%	47	100.0%	34	100.0%

Table J-4B

Minority Master's Enrollments By Academic Program Area

Major Area	Black No.	Black %	Oriental No.	Oriental %	Spanish-Surnamed No.	Spanish-Surnamed %
Agriculture	-	-	1	2.6%	-	-
Area Studies	-	-	-	-	-	-
Architecture	1	1.4	1	2.6	-	-
Biological Sciences	-	-	1	2.6	-	-
Business	5	6.8	4	10.5	4	12.5
Communications	-	-	-	-	-	-
Computer Sciences	-	-	2	5.3	-	-
Education	27	36.4	4	10.5	8	25.0
Fine Arts	2	2.7	2	5.3	3	9.4
Foreign Languages	2	2.7	1	2.6	1	3.1
Health Professions	8	10.8	3	7.9	1	3.1
Home Economics	-	-	-	-	-	-
Letters	1	1.4	3	7.9	-	-
Mathematics	-	-	2	5.3	1	3.1
Physical Sciences	1	1.4	3	7.9	-	-
Psychology	-	-	4	10.5	2	6.3
Public Affairs	9	12.2	1	2.6	-	-
Social Sciences	8	10.8	1	2.6	5	15.6
Interdisciplinary Studies	-	-	-	-	-	-
Engineering	3	4.1	4	10.5	-	-
Other	7	9.5	-	-	6	18.8
Totals	74	100.0%	38	100.0%	32	100.0%

Table J-5A
Black Doctoral Students
CUNY (14 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	7.1%	$ 159	$2,230
Inst. Fellowship	3	21.4	429	2,000
Tuition Waiver	5	35.7	74	208
Federal Fellowship	1	7.1	221	3,100
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	1	7.1	21	300
Other Inst. Grants	2	14.3	32	225
Other State Grants	1	7.1	14	200
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	2	14.3	219	1,530
Other Grants	-0-	-0-	-0-	-0-
Total Grants	11	78.6	1,170	1,489
Loans				
Federal Direct	2	14.3	139	975
Guaranteed Loan	1	7.1	71	1,000
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	1	7.1	71	1,000
Spouses Loans	-0-	-0-	-0-	-0-
Total Loans	3	21.4	1,317	1,317
Work				
Student Earnings	6	42.9	1,500	3,501
CWSP	-0-	-0-	-0-	-0-
Assistantship	3	21.4	1,017	4,747
Spouses Income	4	28.6	1,197	4,191
Total Work	10	71.4	3,715	5,201

Table J-6A
Oriental Doctoral Students
CUNY (4 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	25.0%	$1,000	$4,000
Inst. Fellowship	1	25.0	850	3,400
Tuition Waiver	2	50.0	488	975
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	1	25.0	25	100
Total Grants	2	50.0	2,363	4,725
Loans				
Federal Direct	1	25.0	1,500	6,000
Guaranteed Loan	-0-	-0-	-0-	-0-
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	-0-	-0-	-0-	-0-
Total Loans	1	25.0	6,000	6,000
Work				
Student Earnings	1	25.0	1,500	6,000
CWSP	-0-	-0-	-0-	-0-
Assistantship	3	75.0	4,010	5,347
Spouses Income	1	25.0	2,000	8,000
Total Work	4	100.0	7,510	7,510

Table J-7A
Spanish-Surnamed Doctoral Students
CUNY (9 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	11.1%	$ 300	$2,700
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	3	33.3	139	417
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	1	11.1	444	4,000
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	4	44.4	883	1,988
Loans				
Federal Direct	1	11.1	133	1,200
Guaranteed Loan	1	11.1	278	2,500
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	1	11.1	98	880
Total Loans	3	33.3	1,527	1,527
Work				
Student Earnings	4	44.4	1,833	4,125
CWSP	1	11.1	189	1,700
Assistantship	3	33.3	1,900	5,700
Spouses Income	3	33.3	2,163	6,490
Total Work	8	88.9	6,086	6,846

Table J-8A

Black Doctoral Students
SUNY (9 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	3	33.3%	$ 756	$2,267
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	8	88.9	1,206	1,356
Federal Fellowship	1	11.1	294	2,650
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	1	11.1	6	50
Other State Grants	1	11.1	11	100
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	1	11.1	147	1,320
Other Grants	-0-	-0-	-0-	-0-
Total Grants	9	100.0	2,419	2,419
Loans				
Federal Direct	1	11.1	222	2,000
Guaranteed Loan	1	11.1	167	1,500
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	2	22.2	467	2,100
Total Loans	2	22.2	3,850	3,850
Work				
Student Earnings	2	22.2	1,178	5,300
CWSP	-0-	-0-	-0-	-0-
Assistantship	5	55.6	1,733	3,120
Spouses Income	3	33.3	1,058	3,175
Total Work	8	88.9	3,969	4,466

Table J-9A
Oriental Doctoral Students
SUNY (14 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	7.1%	$ 214	$3,000
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	11	78.6	1,014	1,291
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	1	7.1	71	1,000
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	11	78.6	1,300	1,655
Loans				
Federal Direct	2	14.3	136	950
Guaranteed Loan	-0-	-0-	-0-	-0-
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	1	7.1	71	1,000
Spouses Loans	-0-	-0-	-0-	-0-
Total Loans	3	21.4	967	967
Work				
Student Earnings	3	21.4	250	1,167
CWSP	1	7.1	64	900
Assistantship	9	64.3	1,936	3,011
Spouses Income	3	21.4	320	1,495
Total Work	12	85.7	2,570	2,999

Table J-10A
Spanish-Surnamed Doctoral Students
SUNY (8 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	2	25.0%	$ 375	$1,500
Inst. Fellowship	1	12.5	375	3,000
Tuition Waiver	5	62.5	790	1,264
Federal Fellowship	1	12.5	400	3,200
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	2	25.0	1,525	6,100
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	7	87.5	3,465	3,960
Loans				
Federal Direct	-0-	-0-	-0-	-0-
Guaranteed Loan	-0-	-0-	-0-	-0-
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	-0-	-0-	-0-	-0-
Total Loans	-0-	-0-	-0-	-0-
Work				
Student Earnings	1	12.5	109	875
CWSP	-0-	-0-	-0-	-0-
Assistantship	3	37.5	900	2,400
Spouses Income	3	37.5	4,588	12,233
Total Work	5	62.5	5,597	8,955

Table J-11A
Black Doctoral Students
Independent (29 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	5	17.2%	$ 835	$4,842
Inst. Fellowship	7	24.1	590	2,444
Tuition Waiver	11	37.9	901	2,375
Federal Fellowship	6	20.7	694	3,353
N.Y.S. Fellowship	4	13.8	396	2,873
Other Fellowship	1	3.4	190	5,500
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	1	3.4	21	600
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	3	10.3	372	3,600
Other Grants	-0-	-0-	-0-	-0-
Total Grants	27	93.1	3,999	4,295
Loans				
Federal Direct	5	17.2	260	1,510
Guaranteed Loan	5	17.2	252	1,460
Institutional Loans	1	3.4	24	700
Other Loans	1	3.4	48	1,400
Spouses Loans	2	6.9	66	950
Total Loans	12	41.4	1,571	1,571
Work				
Student Earnings	11	37.9	1,043	2,750
CWSP	-0-	-0-	-0-	-0-
Assistantship	8	27.6	663	2,403
Spouses Income	3	10.3	718	6,937
Total Work	18	62.1	2,423	3,904

Table J-12A

Oriental Doctoral Students
Independent (30 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	3	10.0%	$ 283	$2,833
Inst. Fellowship	1	3.3	100	3,000
Tuition Waiver	18	60.0	1,265	2,108
Federal Fellowship	2	6.7	233	3,500
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	1	3.3	100	3,000
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	1	3.3	20	600
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	1	3.3	73	2,200
Other Grants	-0-	-0-	-0-	-0-
Total Grants	22	73.3	2,075	2,829
Loans				
Federal Direct	-0-	-0-	-0-	-0-
Guaranteed Loan	1	3.3	67	2,000
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	3	10.0	229	2,287
Total Loans	4	13.3	2,215	2,215
Work				
Student Earnings	5	16.7	730	4,330
CWSP	-0-	-0-	-0-	-0-
Assistantship	15	50.0	1,399	2,733
Spouses Income	10	33.3	2,095	6,284
Total Work	23	76.7	4,224	5,509

Table J-13A
Spanish-Surnamed Doctoral Students
Independent (19 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	2	10.5 %	$ 347	$3,300
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	6	31.6	540	1,710
Federal Fellowship	1	5.3	316	6,000
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	7	36.8	1,817	4,931
Other Inst. Grants	1	5.3	5	100
Other State Grants	1	5.3	11	200
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	16	84.2	3,036	3,605
Loans				
Federal Direct	-0-	-0-	-0-	-0-
Guaranteed Loan	3	15.8	295	1,867
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	2	10.5	289	2,750
Spouses Loans	2	10.5	147	1,400
Total Loans	7	36.8	1,986	1,986
Work				
Student Earnings	5	26.3	1,178	4,478
CWSP	-0-	-0-	-0-	-0-
Assistantship	3	15.8	421	2,667
Spouses Income	2	10.5	548	5,205
Total Work	8	42.1	2,147	5,100

Table J-5B
Black Masters Students
CUNY (21 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	4.8%	$ 2	$ 50
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	7	33.3	100	300
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	4	19.0	50	263
Other State Grants	-0-	-0-	-0-	-0-
Social Security	1	4.8	56	1,170
Veterens' Admin.	1	4.8	129	2,700
Other Grants	-0-	-0-	-0-	-0-
Total Grants	10	47.6	337	707
Loans				
Federal Direct	3	14.3	214	1,500
Guarenteed Loan	5	23.8	414	1,740
Institutional Loans	1	4.8	67	1,400
Other Loans	1	4.8	95	2,000
Spouses Loans	3	14.3	321	2,250
Total Loans	10	47.6	2,335	2,335
Work				
Student Earnings	8	38.1	915	2,401
CWSP	2	9.5	95	1,000
Assistantship	1	4.8	111	2,340
Spouses Income	2	9.5	571	5,995
Total Work	11	52.4	1,692	3,231

Table J-6B
Oriental Masters Students
CUNY (7 Cases)

SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	2	28.6 %	$ 264	$ 925
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	2	28.6	114	400
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	2	28.6	171	600
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	4	57.1	550	963
Loans				
Federal Direct	-0-	-0-	-0-	-0-
Guaranteed Loan	1	14.3	143	1,000
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	-0-	-0-	-0-	-0-
Total Loans	1	14.3	1,000	1,000
Work				
Student Earnings	4	57.1	397	695
CWSP	-0-	-0-	-0-	-0-
Assistantship	1	14.3	214	1,500
Spouses Income	1	14.3	253	1,772
Total Work	5	71.4	865	1,210

Table 1-7B-4

Spanish-Surnamed Masters Students
CUNY (7 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	14.3%	$ 114	$ 800
Inst. Fellowship	-0-	-0-	-0-	-0-
Tuition Waiver	3	42.9	86	200
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	2	28.6	159	555
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	1	14.3	56	390
Other Grants	-0-	-0-	-0-	-0-
Total Grants	5	71.4	414	580
Loans				
Federal Direct	-0-	-0-	-0-	-0-
Guaranteed Loan	2	28.6	643	2,250
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	1	14.3	357	2,500
Spouses Loans	1	14.3	286	2,000
Total Loans	3	42.9	3,000	3,000
Work				
Student Earnings	1	14.3	310	2,170
CWSP	-0-	-0-	-0-	-0-
Assistantship	1	14.3	106	740
Spouses Income	2	28.6	279	975
Total Work	3	42.9	694	1,620

Table J-8B
Black Master's Students
SUNY (19 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	5	26.3%	$ 516	$1,960
Inst. Fellowship	1	5.3	126	2,400
Tuition Waiver	14	73.7	779	1,057
Federal Fellowship	2	10.5	242	2,300
N.Y.S. Fellowship	2	10.5	32	300
Other Fellowship	2	10.5	166	1,575
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	1	5.3	95	1,800
Total Grants	15	78.9	1,955	2,477
Loans				
Federal Direct	3	15.8	179	1,133
Guaranteed Loan	3	15.8	221	1,400
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	2	10.5	145	1,375
Spouses Loans	3	15.8	237	1,500
Total Loans	9	47.4	1,650	1,650
Work				
Student Earnings	7	36.8	1,240	3,365
CWSP	-0-	-0-	-0-	-0-
Assistantship	10	52.6	1,285	2,442
Spouses Income	4	21.1	6,141	29,168
Total Work	14	73.7	8,666	11,760

Table J-9B
Oriental Masters Students
SUNY (11 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	4	36.4%	$1,854	$5,100
Inst. Fellowship	1	9.1	127	1,400
Tuition Waiver	7	63.6	618	971
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	1	9.1	91	1,000
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	8	72.7	2,691	3,700
Loans				
Federal Direct	1	9.1	23	250
Guaranteed Loan	-0-	-0-	-0-	-0-
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	-0-	-0-	-0-	-0-
Spouses Loans	2	18.2	391	2,150
Total Loans	3	27.3	1,517	1,517
Work				
Student Earnings	2	18.2	313	1,723
CWSP	1	9.1	51	560
Assistantship	6	54.5	901	1,652
Spouses Income	1	9.1	308	3,385
Total Work	10	90.9	1,573	1,730

Table J-10B
Spanish-Surnamed Masters Students
SUNY (10 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	3	30.0%	$ 595	$1,983
Inst. Fellowship	3	30.0	800	2,667
Tuition Waiver	4	40.0	480	1,200
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	2	20.0	515	2,575
Other Fellowship	-0-	-0-	-0-	-0-
Other Inst. Grants	-0-	-0-	-0-	-0-
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	1	10.0	35	350
Other Grants	-0-	-0-	-0-	-0-
Total Grants	8	80.0	2,425	3,031
Loans				
Federal Direct	2	20.0	178	890
Guaranteed Loan	2	20.0	310	1,550
Institutional Loans	-0-	-0-	-0-	-0-
Other Loans	2	20.0	350	1,750
Spouses Loans	2	20.0	260	1,300
Total Loans	4	40.0	2,745	2,745
Work				
Student Earnings	-0-	-0-	-0-	-0-
CWSP	-0-	-0-	-0-	-0-
Assistantship	2	20.0	450	2,250
Spouses Income	2	20.0	3,510	17,550
Total Work	4	40.0	3,960	9,900

Table J-11B
Black Masters Students
Independent (43 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	13	30.2%	$ 985	$3,259
Inst. Fellowship	8	18.6	416	2,238
Tuition Waiver	6	14.0	280	2,008
Federal Fellowship	3	7.0	191	2,733
N.Y.S. Fellowship	3	7.0	35	500
Other Fellowship	1	2.3	12	500
Other Inst. Grants	4	9.3	93	1,003
Other State Grants	-0-	-0-	-0-	-0-
Social Security	2	4.7	83	1,775
Veterans' Admin.	1	2.3	77	3,300
Other Grants	1	2.3	2	100
Total Grants	31	72.1	2,174	3,015
Loans				
Federal Direct	8	18.6	336	1,806
Guaranteed Loan	10	23.3	445	1,915
Institutional Loans	2	4.7	58	1,250
Other Loans	3	7.0	142	2,033
Spouses Loans	10	23.3	601	2,585
Total Loans	24	55.8	2,835	2,835
Work				
Student Earnings	22	51.2	1,385	2,707
CWSP	1	2.3	65	2,800
Assistantship	5	11.6	233	2,002
Spouses Income	5	11.6	373	3,210
Total Work	26	60.5	2,056	3,401

Table J-12B
Oriental Masters Students
Independent (24 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	3	12.5%	$ 144	$1,153
Inst. Fellowship	2	8.3	192	2,300
Tuition Waiver	7	29.2	574	1,967
Federal Fellowship	1	4.2	50	1,200
N.Y.S. Fellowship	1	4.2	25	600
Other Fellowship	1	4.2	21	500
Other Inst. Grants	1	4.2	25	600
Other State Grants	-0-	-0-	-0-	-0-
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	-0-	-0-	-0-	-0-
Other Grants	-0-	-0-	-0-	-0-
Total Grants	14	58.3	1,030	1,766
Loans				
Federal Direct	3	12.5	133	1,067
Guaranteed Loan	3	12.5	217	1,733
Institutional Loans	1	4.2	17	400
Other Loans	2	8.3	67	800
Spouses Loans	2	8.3	250	3,000
Total Loans	9	37.5	1,822	1,822
Work				
Student Earnings	7	29.2	564	1,934
CWSP	2	8.3	458	5,500
Assistantship	9	37.5	1,180	3,148
Spouses Income	6	25.0	1,033	4,132
Total Work	20	83.3	3,236	3,883

Table J-13B

Spanish-Surnamed Master's Students
Independent (18 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
Grants				
Spouses Grants	1	5.5%	$ 100	$1,800
Inst. Fellowship	1	5.5	67	1,200
Tuition Waiver	7	38.9	979	2,517
Federal Fellowship	-0-	-0-	-0-	-0-
N.Y.S. Fellowship	-0-	-0-	-0-	-0-
Other Fellowship	3	16.7	444	2,667
Other Inst. Grants	3	16.7	136	817
Other State Grants	3	16.7	47	283
Social Security	-0-	-0-	-0-	-0-
Veterans' Admin.	1	5.5	120	2,160
Other Grants	2	11.1	133	1,200
Total Grants	15	83.3	2,027	2,432
Loans				
Federal Direct	2	11.1	194	1,750
Guaranteed Loan	2	11.1	194	1,750
Institutional Loans	3	16.7	206	1,233
Other Loans	1	5.5	282	5,080
Spouses Loans	1	5.5	200	3,600
Total Loans	7	38.9	2,769	2,769
Work				
Student Earnings	5	27.8	363	1,308
CWSP	-0-	-0-	-0-	-0-
Assistantship	3	16.7	506	3,033
Spouses Income	-0-	-0-	-0-	-0-
Total Work	8	44.4	869	1,955